



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [JPMORGAN CHASE & CO.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [3,684,256,000](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[JPMORGAN CHASE & CO.](#)
[383 MADISON AVENUE](#)
[NEW YORK, NY 10179](#)

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	3,667,537,000	3,052,385,500	3,194,802,500	2,737,345,500	2,607,166,500
Net income (\$000)	26,248,000	7,552,000	29,131,000	36,431,000	32,474,000
Number of BHCs in peer group	131	127	128	125	118

Earnings and Profitability:	BHC	Peer # 1	Pct												
Percent of Average Assets															
Net interest income (tax equivalent)	1.42	2.65	5	1.87	2.84	10	1.73	2.77	9	2.12	3.01	16	2.15	3.08	14
+ Non-interest income	2.03	1.11	87	2.14	1.14	89	2.01	1.21	85	2.14	1.32	84	2.07	1.31	82
- Overhead expense	2	2.24	35	2.27	2.63	35	2.14	2.57	29	2.42	2.69	37	2.43	2.71	33
- Provision for credit losses	-0.35	-0.15	19	1.17	0.85	74	0.51	0.51	55	0.20	0.15	69	0.19	0.14	73
+ Securities gains (losses)	-0.01	0.01	1	0.02	0.03	62	0.03	0.02	65	0.01	0.01	68	-0.02	0	12
+ Other tax equivalent adjustments	0.07	0	99	0.10	0	99	0.09	0	99	0.10	0	97	0.07	0	99
= Pretax net operating income (tax equivalent)	1.87	1.79	61	0.69	0.64	41	1.21	1.04	60	1.74	1.56	67	1.66	1.57	57
Net operating income	1.43	1.36	61	0.49	0.48	40	0.91	0.81	59	1.33	1.19	64	1.25	1.24	45
Net income	1.43	1.35	62	0.49	0.50	39	0.91	0.82	58	1.33	1.19	64	1.25	1.24	45
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.65	3.14	5	2.53	3.78	7	2.18	3.55	6	3.38	4.41	7	3.28	4.24	7
Interest expense	0.16	0.27	25	0.50	0.66	31	0.33	0.52	24	1.07	1.08	54	0.94	0.86	64
Net interest income (tax equivalent)	1.49	2.85	5	2.03	3.10	11	1.85	3.01	10	2.32	3.33	15	2.34	3.38	15
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.33	0.13	87	0.60	0.28	85	0.52	0.27	80	0.57	0.21	88	0.50	0.22	88
Earnings coverage of net loan and lease losses (X)	14.38	4.52	52	8.75	21.56	42	9.83	22.91	43	8.88	24.40	34	9.41	21.75	34
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.86	1.39	81	3.24	1.51	93	2.74	1.58	89	1.33	0.83	87	1.34	0.90	84
Allowance for loan and lease losses / Total loans and leases	1.77	1.37	79	3.22	1.48	93	2.67	1.55	89	1.32	0.81	87	1.32	0.89	84
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.89	0.63	75	0.89	0.66	77	1.07	0.71	82	0.53	0.57	48	0.62	0.61	53
30–89 days past due loans and leases / Total loans and leases	0.39	0.27	77	0.39	0.36	64	0.51	0.39	72	0.51	0.43	67	0.61	0.44	78
Liquidity and Funding															
Net noncore funding dependence	-7.26	-1.82	32	3.26	6.94	39	-1.85	3.20	39	14.78	14.45	53	7.95	16.62	23
Net short-term noncore funding dependence	-45.17	-8.21	6	-35.50	-2.29	7	-38.94	-4.76	6	-23.76	3.38	8	-32.87	4.66	7
Net loans and leases / Total assets	29.34	59.81	5	30.04	63.21	8	30.49	61.58	8	36.47	63.77	11	38.18	63.98	10
Capitalization															
Tier 1 leverage ratio	6.56	9.11	3	6.95	9.03	5	7	9.13	4	7.85	9.76	8	8.05	9.71	9
Holding company equity capital / Total assets	7.77	10.88	9	8.23	11.06	10	8.25	11.16	10	9.72	12.43	17	9.78	12.22	14
Total equity capital (including minority interest) / Total assets	7.78	11.01	7	8.23	11.18	8	8.25	11.29	8	9.73	12.57	15	9.79	12.27	13
Common equity tier 1 capital / Total risk-weighted assets	13.05	12.69	61	12.38	12.01	64	13.14	12.38	68	12.39	12.17	59	11.96	12.12	55
Net loans and leases / Equity capital (X)	3.77	5.51	16	3.65	5.78	13	3.70	5.58	13	3.75	5.21	18	3.90	5.29	19
Cash dividends / Net income	23.82	25.30	47	84.44	60.26	75	43.58	42.30	54	34.25	33.12	53	33.12	27.31	61
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36
Growth Rates															
Assets	14.62	9.29	71	17.85	17.07	58	25.98	16.68	79	2.49	9.26	25	3.51	7	42
Equity capital	8.29	9.31	59	0.48	6.16	25	6.90	6.99	57	1.88	10.49	16	0.32	7.89	22
Net loans and leases	11.95	0.79	84	-0.55	13.26	11	5.29	9.07	39	-2.09	9.10	5	6.16	7.89	48
Noncore funding	5.35	-23.76	83	10.71	-2.41	72	14.55	-12.18	79	3.97	6.59	47	5.73	10.67	46
Parent Company Ratios															
Short-term debt / Equity capital	2.16	0.48	84	7.75	0.98	89	3.87	0.77	86	7.26	1.02	91	6.11	1.14	89
Long-term debt / Equity capital	79.86	11.05	96	78.37	13.39	92	72.84	13.56	93	69.16	13.04	92	67.15	13.37	94
Equity investment in subsidiaries / Equity capital	187.11	103.07	99	183.78	103.11	99	182.43	102.81	99	180.71	103.22	99	175.70	103.10	99
Cash from ops + noncash items + op expense / Op expense + dividends	-53.25	130.64	2	224.09	154.33	75	118.52	147.24	41	175.90	190.27	50	165.89	174.91	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	20,737,000	23,041,000	44,627,000	51,704,000	50,526,000	-10.00	14.46
Income from lease financing receivables.....	9,000	11,000	11,000	30,000	38,000	-18.18	-64.00
Fully taxable income on loans and leases.....	20,543,000	22,822,000	44,197,000	51,195,000	49,979,000	-9.99	14.32
Tax-exempt income on loans and leases.....	203,000	230,000	441,000	539,000	585,000	-11.74	17.34
Estimated tax benefit on income on loans and leases.....	59,005	59,630	113,439	153,217	168,755	-1.05	-39.45
Income on loans and leases (tax equivalent).....	20,805,005	23,111,630	44,751,439	51,887,217	50,732,755	-9.98	14.06
Investment interest income (tax equivalent).....	3,887,995	5,153,370	9,333,561	9,679,783	7,715,245	-24.55	-7.57
Interest on balances due from depository institutions.....	150,000	639,000	749,000	3,887,000	5,907,000	-76.53	-84.01
Interest income on other earning assets.....	3,914,000	6,681,000	10,544,000	19,467,000	14,052,000	-41.42	-16.56
Total interest income (tax equivalent).....	28,757,000	35,585,000	65,378,000	84,921,000	78,407,000	-19.19	2.43
Interest on time deposits of \$250K or more	56,000	332,000	415,000	1,125,000	723,000	-83.13	
Interest on time deposits < \$250K.....	15,000	180,000	233,000	215,000	42,000	-91.67	
Interest on foreign office deposits	-192,000	241,000	69,000	2,061,000	1,411,000		
Interest on other deposits	399,000	1,171,000	1,640,000	5,556,000	3,797,000	-65.93	36.18
Interest on other borrowings and trading liabilities.....	2,225,000	4,741,000	7,399,000	17,125,000	15,842,000	-53.07	-39.22
Interest on subordinated debt and mandatory convertible securities	296,000	316,000	204,000	713,000	568,000	-6.33	-11.90
Total interest expense.....	2,799,000	6,981,000	9,960,000	26,795,000	22,383,000	-59.91	-39.65
Net interest income (tax equivalent).....	25,958,000	28,604,000	55,418,000	58,126,000	56,024,000	-9.25	10.75
Non-interest income.....	37,215,000	32,682,000	64,169,000	58,456,000	54,074,000	13.87	49.78
Adjusted operating income (tax equivalent)	63,173,000	61,286,000	119,587,000	116,582,000	110,098,000	3.08	30.84
Overhead expense.....	36,705,000	34,652,000	68,238,000	66,224,000	63,447,000	5.92	32.11
Provision for credit losses.....	-6,441,000	17,838,000	16,359,000	5,449,000	4,885,000		
Securities gains (losses)	-141,000	259,000	802,000	258,000	-395,000		
Other tax equivalent adjustments	1,302,000	1,597,000	2,944,000	2,632,000	1,830,000	-18.47	20.44
Pretax net operating income (tax equivalent).....	34,319,000	10,493,000	38,760,000	47,701,000	43,248,000	227.07	84.49
Applicable income taxes	6,546,000	1,129,000	6,276,000	8,114,000	8,290,000	479.81	25.93
Tax equivalent adjustments	1,520,000	1,814,000	3,362,000	3,163,000	2,458,000	-16.21	-9.36
Applicable income taxes (tax equivalent).....	8,066,000	2,943,000	9,638,000	11,277,000	10,748,000	174.07	17.32
Minority interest	5,000	-2,000	-9,000	-7,000	26,000		-28.57
Net income before discontinued operations, net of minority interest	26,248,000	7,552,000	29,131,000	36,431,000	32,474,000	247.56	123.96
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	26,248,000	7,552,000	29,131,000	36,431,000	32,474,000	247.56	123.96
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	26,253,000	7,550,000	29,122,000	36,424,000	32,500,000	247.72	123.87
Investment securities income (tax equivalent).....	3,887,995	5,153,370	9,333,561	9,679,783	7,715,245	-24.55	-7.57
US Treasury and agency securities (excluding mortgage-backed securities)	933,000	1,023,000	1,733,000	2,092,000	737,000	-8.80	2644.12
Mortgage-backed securities	1,814,000	2,610,000	4,864,000	4,314,000	3,472,000	-30.50	-1.95
All other securities	1,140,995	1,520,370	2,736,561	3,273,783	3,506,245	-24.95	-50.87
Cash dividends declared.....	6,252,000	6,377,000	12,694,000	12,476,000	10,756,000	-1.96	47.56
Common	5,480,000	5,555,000	11,111,000	10,889,000	9,205,000	-1.35	60.52
Preferred.....	772,000	822,000	1,583,000	1,587,000	1,551,000	-6.08	-6.20

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.57	2.92	5	2.33	3.46	7	2.05	3.27	7	3.10	4	10	3.01	3.87	10
Less: Interest expense	0.15	0.25	25	0.46	0.61	32	0.31	0.48	28	0.98	0.98	57	0.86	0.79	66
Equals: Net interest income (tax equivalent)	1.42	2.65	5	1.87	2.84	10	1.73	2.77	9	2.12	3.01	16	2.15	3.08	14
Plus: Non-interest income	2.03	1.11	87	2.14	1.14	89	2.01	1.21	85	2.14	1.32	84	2.07	1.31	82
Equals: adjusted operating income (tax equivalent)	3.44	3.82	33	4.02	4.05	50	3.74	4.04	40	4.26	4.41	43	4.22	4.46	37
Less: Overhead expense	2	2.24	35	2.27	2.63	35	2.14	2.57	29	2.42	2.69	37	2.43	2.71	33
Less: Provision for credit losses	-0.35	-0.15	19	1.17	0.85	74	0.51	0.51	55	0.20	0.15	69	0.19	0.14	73
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0.01	1	0.02	0.03	62	0.03	0.02	65	0.01	0.01	68	-0.02	0	12
Plus: other tax equivalent adjustments	0.07	0	99	0.10	0	99	0.09	0	99	0.10	0	97	0.07	0	99
Equals: Pretax net operating income (tax equivalent)	1.87	1.79	61	0.69	0.64	41	1.21	1.04	60	1.74	1.56	67	1.66	1.57	57
Less: Applicable income taxes (tax equivalent)	0.44	0.41	64	0.19	0.16	52	0.30	0.23	70	0.41	0.36	64	0.41	0.33	75
Less: Minority interest	0	0	84	0	0	10	0	0	4	0	0	2	0	0	78
Equals: Net operating income	1.43	1.36	61	0.49	0.48	40	0.91	0.81	59	1.33	1.19	64	1.25	1.24	45
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.43	1.35	62	0.49	0.50	39	0.91	0.82	58	1.33	1.19	64	1.25	1.24	45
Memo: Net income (last four quarters)	1.37	1.25	65	0.86	0.81	48	0.91	0.82	58	1.33	1.19	63	1.25	1.24	45
Net income—BHC and noncontrolling (minority) interest	1.43	1.37	62	0.49	0.50	39	0.91	0.83	58	1.33	1.20	64	1.25	1.25	47
Margin Analysis															
Average earning assets / Average assets	94.84	93.15	70	92.23	91.74	58	94.01	92.32	70	91.68	91.05	58	91.70	91.48	52
Average interest-bearing funds / Average assets	60.21	62.32	43	61.81	65.48	34	61.25	64.06	38	61.96	65.57	34	61.27	65.56	30
Interest income (tax equivalent) / Average earning assets	1.65	3.14	5	2.53	3.78	7	2.18	3.55	6	3.38	4.41	7	3.28	4.24	7
Interest expense / Average earning assets	0.16	0.27	25	0.50	0.66	31	0.33	0.52	24	1.07	1.08	54	0.94	0.86	64
Net interest income (tax equivalent) / Average earning assets	1.49	2.85	5	2.03	3.10	11	1.85	3.01	10	2.32	3.33	15	2.34	3.38	15
Yield or Cost															
Total loans and leases (tax equivalent)	3.88	4.05	41	4.57	4.44	64	4.39	4.27	64	5.29	5.09	70	5.22	4.95	73
Interest-bearing bank balances	0.05	0.11	8	0.36	0.50	32	0.18	0.27	25	1.53	2.04	23	1.60	1.64	44
Federal funds sold and reverse repos	0.11	0.26	48	0.86	0.94	54	0.51	0.68	50	1.90	2.44	34	1.37	2.17	16
Trading assets	1.34	0.42	79	1.95	0.67	78	1.57	0.60	78	2.27	0.99	75	2.13	1.11	73
Total earning assets	1.64	3.11	5	2.51	3.74	7	2.16	3.51	6	3.36	4.36	7	3.25	4.20	8
Investment securities (tax equivalent)	1.34	1.80	19	2.25	2.51	29	1.85	2.25	21	3.04	2.76	77	3.25	2.68	85
US Treasury and agency securities (excluding mortgage-backed securities)	0.67	1.28	19	1.13	2.01	14	0.84	1.75	12	2.02	2.32	35	2.21	2.05	63
Mortgage-backed securities	1.69	1.56	64	2.32	2.33	46	2.14	2.05	57	3	2.61	88	3.19	2.50	96
All other securities	2.46	2.91	34	2.99	3.48	35	2.83	3.24	36	3.65	4.06	45	3.61	4.20	46
Interest-bearing deposits	0.03	0.24	3	0.30	0.70	13	0.17	0.53	7	0.80	1.10	29	0.56	0.81	28
Time deposits of \$250K or more	0.31	0.76	10	1.60	1.67	40	1.08	1.42	22	3.18	1.96	97	2.45	1.44	97
Time deposits < \$250K	0.24	0.72	3	1.53	1.58	46	1.17	1.36	33	0.88	1.82	8	0.18	1.29	3
Other domestic deposits	0.07	0.17	19	0.25	0.50	14	0.16	0.36	14	0.70	0.93	36	0.50	0.67	36
Foreign deposits	-0.10	0.12	14	0.16	0.59	21	0.02	0.42	17	0.78	1.19	36	0.58	0.97	34
Federal funds purchased and repos	0.05	0.19	19	0.71	0.85	52	0.41	0.62	41	2.03	1.86	58	1.62	1.51	52
Other borrowed funds and trading liabilities	0.82	1.31	31	1.47	1.62	42	1.24	1.50	37	2.48	2.38	58	2.60	2.28	74
All interest-bearing funds	0.25	0.40	25	0.74	0.92	35	0.51	0.74	27	1.58	1.49	65	1.40	1.19	70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	37,215,000		32,682,000		64,169,000		58,456,000		54,074,000						
Fiduciary activities income	7,647,000		6,084,000		12,988,000		8,508,000		8,666,000						
Service charges on deposit accounts - domestic	2,558,000		2,429,000		4,969,000		5,121,000		4,882,000						
Trading revenue.....	11,674,000		8,971,000		19,571,000		23,320,000		8,830,000						
Investment banking fees and commissions.....	7,319,000		6,318,000		12,302,000		13,561,000		13,025,000						
Insurance activities revenue.....	6,000		7,000		13,000		15,000		14,000						
Venture capital revenue.....	2,000		12,000		24,000		25,000		87,000						
Net servicing fees	553,000		-1,288,000		-1,091,000		-430,000		1,311,000						
Net securitization income	0		0		11,000		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	291,000		-53,000		48,000		530,000		121,000						
Other non-interest income.....	7,165,000		10,202,000		15,334,000		7,806,000		17,138,000						
Total overhead expenses	36,705,000		34,652,000		68,238,000		66,224,000		63,447,000						
Personnel expense.....	20,769,000		18,441,000		35,556,000		34,797,000		33,213,000						
Net occupancy expense.....	3,313,000		3,191,000		6,619,000		6,316,000		5,732,000						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	51,000		46,000		82,000		54,000		108,000						
Other operating expenses.....	12,572,000		12,974,000		25,981,000		25,057,000		24,394,000						
Fee income on mutual funds and annuities.....	2,413,000		2,181,000		4,501,000		4,355,000		4,145,000						
Memoranda															
Assets under management in proprietary mutual funds and annuities	1,482,553,000		1,233,142,000		1,328,981,000		1,116,925,000		928,000,000						
Number of equivalent employees	253,515		250,119		249,184		250,115		249,632						
Average personnel expense per employee.....	81.92		73.73		142.69		139.12		133.05						
Average assets per employee.....	14,466.75		12,203.73		12,821.06		10,944.35		10,444.04						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	6.48	2.15	90	6.67	2.20	89	7.01	2.02	92	7.45	2.72	87	7.67	3.08	85
Overhead expenses / Net Interest Income + non-interest income	58.30	59.03	43	56.74	63.28	29	57.26	62.28	34	57.06	61.29	36	57.96	60.88	35
Percent of Average Assets															
Total overhead expense	2	2.24	35	2.27	2.63	35	2.14	2.57	29	2.42	2.69	37	2.43	2.71	33
Personnel expense.....	1.13	1.25	37	1.21	1.31	39	1.11	1.30	29	1.27	1.41	37	1.27	1.44	33
Net occupancy expense.....	0.18	0.24	20	0.21	0.26	22	0.21	0.26	24	0.23	0.28	25	0.22	0.28	22
Other operating expenses.....	0.69	0.73	55	0.85	0.99	57	0.82	0.94	55	0.92	0.97	57	0.94	0.97	59
Overhead less non-interest income	-0.03	1.10	7	0.13	1.36	8	0.13	1.25	8	0.28	1.32	8	0.36	1.38	7
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.10	58.45	45	56.54	62.83	31	57.06	61.82	35	56.80	60.64	40	57.63	60.37	36
Personnel expense.....	32.88	33.10	44	30.09	32.43	29	29.73	32.36	30	29.85	32.39	34	30.17	32.51	31
Net occupancy expense.....	5.24	6.33	33	5.21	6.65	25	5.53	6.58	31	5.42	6.52	28	5.21	6.48	26
Other operating expenses.....	19.98	18.60	64	21.24	23.06	56	21.79	22.28	65	21.54	21.20	63	22.25	20.90	66
Total non-interest income	58.91	28.18	93	53.33	27.40	89	53.66	28.83	89	50.14	29.23	85	49.11	28.50	87
Fiduciary activities income	12.10	2.24	95	9.93	2.10	93	10.86	2.09	94	7.30	1.97	92	7.87	2.14	90
Service charges on domestic deposit accounts	4.05	3.19	66	3.96	3.35	63	4.16	3.27	66	4.39	3.88	56	4.43	4.15	53
Trading revenue.....	18.48	0.72	97	14.64	1.60	94	16.37	1.28	96	20	1.18	97	8.02	0.85	94
Investment banking fees and commissions.....	11.59	2.52	91	10.31	2.64	89	10.29	2.46	89	11.63	3.54	85	11.83	3.42	88
Insurance activities revenue.....	0.01	0.37	33	0.01	0.39	34	0.01	0.41	31	0.01	0.47	32	0.01	0.47	32
Venture capital revenue.....	0	0.02	88	0.02	0	92	0.02	0.01	88	0.02	0.02	86	0.08	0.02	89
Net servicing fees	0.88	0.55	76	-2.10	-0.20	12	-0.91	0.01	13	-0.37	0.28	7	1.19	0.65	75
Net securitization income	0	0.01	44	0	0	46	0.01	0	89	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.46	3.83	21	-0.09	2.89	9	0.04	3.92	15	0.45	1.86	28	0.11	1.61	21
Other non-interest income.....	11.34	9.26	73	16.65	9.31	86	12.82	9.65	73	6.70	10.04	32	15.57	9.86	82
Overhead less non-interest income	-0.81	29.94	6	3.21	34.19	8	3.40	31.93	8	6.66	31.06	9	8.51	31.46	7
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.07	21.54	22	10.76	18.39	14	16.19	18.63	30	17.01	20.56	21	19.17	19.04	43
Applicable income tax + TE / Pretax net operating income + TE	23.50	23.10	58	28.05	22.75	85	24.87	21.18	78	23.64	23.23	59	24.85	21.56	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	376,704,000	364,619,000	370,192,000	372,466,000	405,200,000	3.31	1.54	
Commercial and industrial loans	189,004,000	211,864,000	194,307,000	169,707,000	187,508,000	-10.79	20.61	
Loans to individuals	204,192,000	187,830,000	199,932,000	212,908,000	203,609,000	8.71	6.38	
Loans to depository institutions and acceptances of other banks	8,017,000	5,532,000	6,980,000	6,981,000	9,826,000	44.92	-23.33	
Agricultural loans	721,000	663,000	662,000	700,000	659,000	8.75	8.10	
Other loans and leases	321,940,000	227,256,000	288,505,000	230,726,000	207,963,000	41.66	106.09	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	1,100,578,000	997,764,000	1,060,578,000	993,488,000	1,014,765,000	10.30	24.08	
Less: Allowance for loan and lease losses	19,500,000	32,092,000	28,328,000	13,123,000	13,445,000	-39.24	37.06	
Net loans and leases	1,081,078,000	965,672,000	1,032,250,000	980,365,000	1,001,320,000	11.95	23.87	
Debt securities that reprice or mature in over 1 year	513,500,000	462,380,000	509,944,000	342,241,000	200,361,000	11.06	144.99	
Mutual funds and equity securities	1,297,000	658,000	780,000	623,000	703,000	97.11	-33.35	
Subtotal	1,595,875,000	1,428,710,000	1,542,974,000	1,323,229,000	1,202,384,000	11.70	47.18	
Interest-bearing bank balances	680,259,000	474,661,000	504,168,000	243,616,000	259,638,000	43.31	95.16	
Federal funds sold and reverse repos	447,363,000	399,684,000	456,919,000	388,915,000	433,583,000	11.93	31.39	
Debt securities that reprice or mature within 1 year	60,220,000	96,434,000	80,134,000	55,921,000	61,392,000	-37.55	-10.07	
Trading assets	520,090,000	524,920,000	502,399,000	410,657,000	413,541,000	-0.92	36.77	
Total earning assets	3,303,808,000	2,924,409,000	3,086,593,000	2,422,338,000	2,370,538,000	12.97	48.78	
Non-interest-bearing cash and due from depository institutions	26,592,000	20,544,000	24,874,000	21,704,000	22,324,000	29.44	34.52	
Premises, fixed assets, and leases	23,338,000	23,354,000	23,678,000	22,917,000	12,795,000	-0.07	92.62	
Other real estate owned	242,000	298,000	265,000	386,000	344,000	-18.79	-63.39	
Investment in unconsolidated subsidiaries	10,598,000	9,329,000	10,911,000	9,269,000	11,288,000	13.60	49.54	
Intangible and other assets	319,762,000	236,307,000	239,828,000	211,167,000	205,243,000	35.32	55.31	
Total assets	3,684,256,000	3,214,218,000	3,386,071,000	2,687,781,000	2,622,532,000	14.62	49.40	
Quarterly average assets	3,726,358,000	3,221,279,000	3,393,112,000	2,771,586,000	2,635,975,000	15.68	53.00	
Average loans and leases (YTD)	1,072,624,500	1,010,844,000	1,018,689,500	981,285,750	972,804,750	6.11	23.95	
Memoranda								
Loans held-for-sale	53,670,000	7,147,000	28,568,000	7,064,000	11,988,000	650.94	1171.50	
Loans not held-for-sale	1,046,908,000	990,617,000	1,032,010,000	986,424,000	1,002,777,000	5.68	18.60	
Real estate loans secured by 1–4 family	248,656,000	237,326,000	241,603,000	246,239,000	283,388,000	4.77	-6.58	
Commercial real estate loans	124,587,000	124,607,000	125,303,000	123,520,000	119,093,000	-0.02	22.84	
Construction and land development	9,811,000	9,669,000	10,169,000	9,409,000	9,819,000	1.47	40.60	
Multifamily	72,503,000	75,124,000	73,306,000	73,979,000	71,281,000	-3.49	16.46	
Nonfarm nonresidential	42,273,000	39,814,000	41,828,000	40,132,000	37,993,000	6.18	31.35	
Real estate loans secured by farmland	55,000	120,000	95,000	135,000	154,000	-54.17	-79.93	
Total investment securities	575,018,000	559,472,000	590,857,000	398,785,000	262,456,000	2.78	106.47	
U.S. Treasury securities	282,376,000	214,513,000	255,135,000	139,487,000	56,059,000	31.64	1809.24	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00	
Municipal securities	32,042,000	35,280,000	33,204,000	34,607,000	42,547,000	-9.18	-31.26	
Mortgage-backed securities	198,061,000	240,771,000	241,247,000	164,818,000	110,430,000	-17.74	57.39	
Asset-backed securities	43,286,000	43,516,000	37,347,000	36,618,000	26,697,000	-0.53	9.14	
Other debt securities	17,956,000	24,734,000	23,144,000	22,632,000	26,020,000	-27.40	-63.82	
Mutual funds and equity securities	1,297,000	658,000	780,000	623,000	703,000	97.11	-33.35	
Available-for-sale securities	232,161,000	485,883,000	388,178,000	350,622,000	230,319,000	-52.22	3.32	
U.S. Treasury securities	99,847,000	214,462,000	201,951,000	139,436,000	56,059,000	-53.44	575.10	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00	
Municipal securities	18,455,000	30,426,000	20,396,000	29,810,000	37,723,000	-39.34	-42.52	
Mortgage-backed securities	82,123,000	177,380,000	126,390,000	128,295,000	83,820,000	-53.70	-5.09	
Asset-backed securities	13,780,000	38,881,000	16,297,000	30,449,000	26,697,000	-64.56	-65.26	
Other debt securities	17,956,000	24,734,000	23,144,000	22,632,000	26,020,000	-27.40	-63.82	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	1,293,000	3,176,000	3,573,000	1,401,000	24,000	-59.29	-56.94	
Available-for-sale securities appreciation (depreciation)	2,048,000	9,500,000	6,449,000	5,393,000	1,625,000	-78.44	-67.46	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	64,487,000	88,466,000	80,262,000	35,860,000	59,519,000	-27.11	-49.78	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	652,269,000	531,356,000	572,711,000	396,304,000	369,505,000	22.76	65.85
NOW, ATS and transaction accounts	301,346,000	261,266,000	288,430,000	197,199,000	181,878,000	15.34	126.59
Time deposits less brokered deposits < \$250K	-45,663,000	-19,118,000	-52,672,000	-2,530,000	8,394,000		
MMDA and other savings accounts	916,201,000	740,895,000	861,250,000	612,923,000	597,788,000	23.66	79.64
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	1,824,153,000	1,514,399,000	1,669,719,000	1,203,896,000	1,157,565,000	20.45	74.56
Time deposits of \$250K or more	39,089,000	37,580,000	33,690,000	42,832,000	24,983,000	4.02	
Foreign deposits	384,671,000	340,207,000	374,514,000	290,608,000	270,076,000	13.07	59.02
Federal funds purchased and repos	245,437,000	235,647,000	215,209,000	183,675,000	182,320,000	4.15	47.81
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	20,213,000	26,655,000	22,554,000	23,976,000	34,902,000	-24.17	-10.70
Other borrowings w/remaining maturity of 1 year or less	61,101,000	86,858,000	63,590,000	66,857,000	76,917,000	-29.65	-17.92
Other borrowings w/remaining maturity over 1 year	264,080,000	250,013,000	236,720,000	250,340,000	242,987,000	5.63	6.37
Brokered deposits < \$250K	57,304,000	40,470,000	66,334,000	25,732,000	18,042,000	41.60	
Noncore funding	1,071,895,000	1,017,430,000	1,012,611,000	884,020,000	850,227,000	5.35	34.43
Trading liabilities	183,623,000	164,583,000	169,933,000	118,988,000	144,715,000	11.57	15.70
Subordinated notes and debentures + trust preferred securities	20,873,000	22,319,000	21,607,000	17,591,000	16,742,000	-6.48	-24.74
Other liabilities	297,196,000	230,831,000	232,715,000	201,753,000	196,564,000	28.75	60.95
Total liabilities	3,397,740,000	2,949,562,000	3,106,585,000	2,426,248,000	2,365,813,000	15.19	53.51
Equity Capital							
Perpetual preferred stock (including surplus)	32,838,000	30,063,000	30,063,000	26,993,000	26,068,000	9.23	25.97
Common stock	4,105,000	4,105,000	4,105,000	4,105,000	4,105,000	0.00	0.00
Common surplus	88,194,000	88,125,000	88,394,000	88,522,000	89,162,000	0.08	-4.11
Retained earnings	256,983,000	221,732,000	236,990,000	223,211,000	199,202,000	15.90	67.14
Accumulated other comprehensive income	2,570,000	8,789,000	7,986,000	1,569,000	-1,507,000	-70.76	58.84
Other equity capital components	-98,304,000	-88,348,000	-88,184,000	-83,070,000	-60,515,000		
Total holding company equity capital	286,386,000	264,466,000	279,354,000	261,330,000	256,515,000	8.29	13.45
Noncontrolling (minority) interest in subsidiaries	130,000	190,000	132,000	203,000	204,000	-31.58	-45.38
Total equity capital, including minority interest	286,516,000	264,656,000	279,486,000	261,533,000	256,719,000	8.26	13.40
Total liabilities and capital	3,684,256,000	3,214,218,000	3,386,071,000	2,687,781,000	2,622,532,000	14.62	49.40
Memoranda							
Non-interest-bearing deposits	676,992,000	553,808,000	596,146,000	416,192,000	388,597,000	22.24	64.97
Interest-bearing deposits	1,628,225,000	1,378,848,000	1,548,111,000	1,146,876,000	1,082,069,000	18.09	76.87
Total deposits	2,305,217,000	1,932,656,000	2,144,257,000	1,563,068,000	1,470,666,000	19.28	73.20
Long-term debt that reprices within 1 year	25,778,000	35,858,000	23,781,000	45,793,000	89,620,000	-28.11	-76.74
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	279,354,000	261,330,000	261,330,000	256,515,000	255,693,000		
Accounting restatements	0	-2,650,000	-2,650,000	62,000	-95,000		
Net income	26,248,000	7,552,000	29,131,000	36,431,000	32,474,000		
Net sale of new perpetual preferred stock	2,709,000	3,065,000	3,065,000	877,000	-31,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	1,080,000	1,109,000	1,262,000	1,566,000	2,084,000		
Less: Purchase of treasury stock	11,200,000	6,397,000	6,397,000	24,121,000	19,983,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	6,252,000	6,377,000	12,694,000	12,476,000	10,756,000		
Change in other comprehensive income	-5,416,000	7,220,000	6,417,000	3,076,000	-1,476,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-137,000	-386,000	-110,000	-600,000	-1,395,000		
Holding company equity capital, ending balance	286,386,000	264,466,000	279,354,000	261,330,000	256,515,000		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	10.22	36.32	9	11.34	36.22	13	10.93	36.22	11	13.86	37.78	17	15.45	37.19	17
Commercial and industrial loans	5.13	12.25	12	6.59	14.99	14	5.74	13.52	13	6.31	12.02	21	7.15	12.85	23
Loans to individuals	5.54	3.48	76	5.84	3.53	73	5.90	3.40	76	7.92	4.20	76	7.76	4.31	76
Loans to depository institutions and acceptances of other banks	0.22	0.01	92	0.17	0.04	89	0.21	0.03	89	0.26	0.04	88	0.37	0.05	89
Agricultural loans.....	0.02	0.21	39	0.02	0.20	42	0.02	0.19	41	0.03	0.24	42	0.03	0.30	46
Other loans and leases.....	8.74	4.22	81	7.07	4.66	71	8.52	4.63	78	8.58	5.01	79	7.93	5	73
Net loans and leases.....	29.34	59.81	5	30.04	63.21	8	30.49	61.58	8	36.47	63.77	11	38.18	63.98	10
Debt securities over 1 year.....	13.94	17.61	35	14.39	14.01	55	15.06	15.55	48	12.73	14.60	42	7.64	14.63	15
Mutual funds and equity securities	0.04	0.06	53	0.02	0.05	49	0.02	0.05	51	0.02	0.06	50	0.03	0.06	52
Subtotal	43.32	78.32	4	44.45	78.43	8	45.57	78.16	8	49.23	79.65	10	45.85	79.97	8
Interest-bearing bank balances	18.46	9.11	91	14.77	6.78	92	14.89	7.51	89	9.06	3.06	92	9.90	3.04	93
Federal funds sold and reverse repos	12.14	0.52	96	12.43	0.86	92	13.49	0.82	94	14.47	1.57	92	16.53	1.66	92
Debt securities 1 year or less	1.63	1.53	63	3	1.83	78	2.37	1.68	72	2.08	1.91	66	2.34	1.96	71
Trading assets	14.12	0.60	95	16.33	1.09	96	14.84	1.01	93	15.28	1.19	95	15.77	1.33	94
Total earning assets.....	89.67	91.43	29	90.98	90.72	53	91.16	91.05	52	90.12	89.53	57	90.39	89.74	60
Non-interest cash and due from depository institutions.....	0.72	1.01	29	0.64	1.08	18	0.73	1.07	27	0.81	1.14	25	0.85	1.21	26
Other real estate owned.....	0.01	0.02	44	0.01	0.03	32	0.01	0.02	38	0.01	0.03	40	0.01	0.04	32
All other assets.....	9.61	7.50	75	8.38	8.16	56	8.11	7.82	55	9.07	9.27	49	8.76	8.98	47
Memoranda															
Short-term investments	32.24	12.01	93	30.20	10.58	90	30.75	11.17	91	25.61	7.63	89	28.77	7.80	90
U.S. Treasury securities.....	7.66	1.08	95	6.67	0.92	93	7.53	0.84	96	5.19	1.03	92	2.14	1.04	78
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0.87	1.72	50	1.10	1.45	56	0.98	1.69	53	1.29	1.34	61	1.62	1.62	62
Mortgage-backed securities	5.38	12.97	17	7.49	11.11	33	7.12	11.75	27	6.13	11.44	17	4.21	11.13	13
Asset-backed securities	1.17	0.38	84	1.35	0.27	89	1.10	0.32	84	1.36	0.28	88	1.02	0.33	82
Other debt securities	0.49	0.52	61	0.77	0.39	77	0.68	0.42	75	0.84	0.39	77	0.99	0.41	82
Loans held-for-sale.....	1.46	0.42	87	0.22	0.48	46	0.84	0.52	75	0.26	0.39	53	0.46	0.30	75
Loans held for investment	28.42	59.85	5	30.82	63.46	8	30.48	61.72	8	36.70	63.50	11	38.24	63.93	10
Real estate loans secured by 1–4 family	6.75	11.69	29	7.38	12.29	30	7.14	11.91	29	9.16	13.29	33	10.81	13.46	37
Revolving	0.57	1.45	28	0.82	1.80	32	0.70	1.66	29	1.07	2.07	36	1.30	2.27	41
Closed-end, secured by first liens	6.16	9.84	32	6.53	9.99	32	6.41	9.81	34	8.05	10.69	37	9.45	10.57	47
Closed-end, secured by junior liens	0.02	0.20	17	0.03	0.26	21	0.02	0.22	20	0.04	0.28	23	0.05	0.31	24
Commercial real estate loans	3.38	22.48	10	3.88	21.90	14	3.70	22.22	13	4.60	22.23	16	4.54	21.58	16
Construction and land development	0.27	3.35	8	0.30	3.32	14	0.30	3.40	12	0.35	3.44	15	0.37	3.51	16
Multifamily.....	1.97	3.31	38	2.34	3.07	44	2.16	3.12	41	2.75	3.01	53	2.72	2.72	60
Nonfarm nonresidential	1.15	14.81	8	1.24	14.50	10	1.24	14.72	10	1.49	14.69	11	1.45	14.44	13
Real estate loans secured by farmland.....	0	0.34	20	0	0.33	25	0	0.33	23	0.01	0.36	26	0.01	0.41	30

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	34.23	59.66	14	36.54	55.37	21	34.90	57.15	18	37.49	57.46	22	39.93	56.49	24
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	34.23	59.66	14	36.54	55.37	21	34.90	57.15	18	37.49	57.46	22	39.93	56.49	24
Real estate loans secured by 1–4 family.....	22.59	19.82	59	23.79	19.50	64	22.78	19.43	60	24.79	20.75	62	27.93	21.10	73
Revolving	1.90	2.42	46	2.65	2.79	50	2.24	2.64	47	2.90	3.15	48	3.37	3.50	50
Closed-end.....	20.69	17.22	65	21.13	16.49	69	20.54	16.59	66	21.88	17.39	69	24.56	17.39	77
Commercial real estate loans	11.32	36.54	9	12.49	32.96	14	11.81	34.63	11	12.43	33.52	15	11.74	32.14	15
Construction and land development.....	0.89	5.50	11	0.97	4.97	16	0.96	5.26	14	0.95	5.09	15	0.97	5.20	15
1–4 family.....	0.11	1.11	21	0.03	0.93	16	0.14	0.93	24	0.03	0.94	19	0.02	1.02	16
Other.....	0.78	4.33	10	0.94	3.90	17	0.82	4.19	13	0.92	4.02	15	0.95	4.05	16
Multifamily.....	6.59	5.34	68	7.53	4.72	78	6.91	4.96	72	7.45	4.69	79	7.02	4.10	81
Nonfarm nonresidential	3.84	24.14	6	3.99	21.76	8	3.94	22.93	8	4.04	22.15	8	3.74	21.40	11
Owner-occupied.....	1.52	8.14	12	1.76	7.38	16	1.61	7.68	16	1.75	7.72	18	1.69	8.03	17
Other.....	2.32	15.71	6	2.23	14.16	7	2.33	14.95	7	2.29	14.34	8	2.05	13.38	9
Real estate loans secured by farmland.....	0	0.59	23	0.01	0.52	27	0.01	0.54	24	0.01	0.55	29	0.02	0.63	33
Loans to depository institutions and acceptances of other banks.....	0.73	0.03	95	0.55	0.07	91	0.66	0.06	92	0.70	0.11	91	0.97	0.12	90
Commercial and industrial loans	17.17	20.98	42	21.23	23.90	41	18.32	22.17	37	17.08	19.53	46	18.48	20.32	46
Loans to individuals	18.55	6.28	85	18.83	6.11	86	18.85	6.13	86	21.43	7.13	88	20.06	7.36	86
Credit card loans	11.46	0.51	95	12.72	0.64	94	12.23	0.65	94	15.37	0.81	94	14.11	1.02	94
Agricultural loans.....	0.07	0.37	48	0.07	0.31	48	0.06	0.32	48	0.07	0.37	49	0.06	0.46	52
Other loans and leases.....	29.25	8.03	93	22.78	8.93	90	27.20	9.09	92	23.22	9.85	87	20.49	9.66	87
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	146.56	383.17	11	148.07	392.62	14	143.79	381.27	13	163.68	391.26	16	182.55	379.80	18
Real estate loans secured by 1–4 family.....	96.74	124.52	37	96.38	133.24	35	93.84	125.03	36	108.21	138.18	37	127.67	137.84	46
Revolving	8.15	15.53	36	10.75	19.64	35	9.22	17.42	34	12.68	21.26	37	15.41	23.33	43
Closed-end.....	88.59	107.53	41	85.63	112.01	37	84.62	106.14	39	95.53	115.20	42	112.26	112.79	53
Commercial real estate loans	48.47	238.21	10	50.60	237.30	13	48.67	234.65	12	54.28	229.44	15	53.65	219.72	15
Construction and land development.....	3.82	35.52	7	3.93	35.78	12	3.95	35.62	10	4.13	34.95	13	4.42	35.36	16
1–4 family.....	0.49	7.06	20	0.11	6.74	14	0.58	6.34	21	0.12	6.61	16	0.10	7.04	16
Other.....	3.33	28.07	7	3.82	27.86	12	3.37	28.16	10	4.02	27.32	14	4.33	27.26	18
Multifamily.....	28.21	34.78	53	30.51	33.28	54	28.47	32.74	52	32.51	31.04	63	32.11	27.85	69
Nonfarm nonresidential	16.45	157.17	7	16.17	157.33	11	16.25	155.06	10	17.64	152.10	12	17.12	147.22	12
Owner-occupied.....	6.50	52.65	11	7.15	53.29	14	6.64	52.37	14	7.62	53.07	16	7.74	54.89	16
Other.....	9.95	102.08	6	9.02	101.60	8	9.61	100.54	9	10.01	97.41	12	9.37	91.80	12
Real estate loans secured by farmland.....	0.02	3.59	20	0.05	3.50	25	0.04	3.44	25	0.06	3.60	26	0.07	4.02	31
Loans to depository institutions and acceptances of other banks.....	3.12	0.18	93	2.25	0.38	88	2.71	0.28	90	3.07	0.44	88	4.43	0.54	89
Commercial and industrial loans	73.53	127.07	22	86.04	159.86	20	75.47	139.91	19	74.58	122.02	30	84.48	128.82	33
Loans to individuals	79.44	35.29	80	76.28	38.40	77	77.66	37.47	79	93.56	43.51	79	91.73	42.67	81
Credit card loans	49.07	2.61	95	51.52	3.43	94	50.36	3.30	94	67.09	4.34	94	64.52	5.31	94
Agricultural loans.....	0.28	2.01	41	0.27	2.03	44	0.26	1.88	43	0.31	2.18	45	0.30	2.72	47
Other loans and leases.....	125.25	46.75	89	92.29	51.14	78	112.06	49.54	84	101.39	52.44	84	93.69	51.79	81
Supplemental															
Non-owner occupied CRE loans / Gross loans	11.50	28.84	12	12.72	26.07	16	12.03	27.32	14	12.50	26.45	17	11.78	24.79	18
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	49.23	187.37	10	51.54	186.18	13	49.57	183.76	12	54.58	178.57	15	53.84	167.93	16
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	55.73	244.59	10	58.69	244.21	14	56.21	240.85	13	62.20	236.10	16	61.58	225.98	16

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	32.24	12.01	93	30.20	10.58	90	30.75	11.17	91	25.61	7.63	89	28.77	7.80	90
Liquid assets	57.95	28.17	93	57.54	24.60	92	58.02	26.22	93	50.27	22.44	91	49.08	22.72	90
Investment securities	15.61	19.64	40	17.41	16.55	59	17.45	17.85	49	14.84	16.99	46	10.01	17.27	15
Net loans and leases	29.34	59.81	5	30.04	63.21	8	30.49	61.58	8	36.47	63.77	11	38.18	63.98	10
Net loans, leases and standby letters of credit	33.39	60.62	6	34.26	64.12	8	35.64	62.48	9	45.37	64.84	14	42.70	65.07	12
Core deposits	49.51	74.75	7	47.12	68.08	13	49.31	70.67	12	44.79	63.09	17	44.14	62.13	16
Noncore funding	29.09	10.89	87	31.65	16.68	82	29.91	14.13	82	32.89	19.36	80	32.42	21.34	78
Time deposits of \$250K or more	1.06	1.81	34	1.17	2.56	23	0.99	2.11	24	1.59	2.94	26	0.95	2.89	20
Foreign deposits	10.44	0.35	96	10.58	0.41	96	11.06	0.36	96	10.81	0.43	96	10.30	0.47	95
Federal funds purchased and repos	6.66	1.20	91	7.33	1.49	92	6.36	1.47	89	6.83	1.94	87	6.95	1.97	87
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-5.48	0.52	2	-5.10	0.52	6	-7.14	0.54	4	-7.64	0.48	5	-9.58	0.54	5
Commercial paper	0.55	0.01	93	0.83	0.01	95	0.67	0.01	94	0.89	0.02	94	1.33	0.02	96
Other borrowings w/remaining maturity of 1 year or less	1.66	0.99	70	2.70	2.06	70	1.88	1.24	71	2.49	3.01	48	2.93	3.67	47
Earning assets that reprice within 1 year	49.24	38.93	77	47.93	39.71	75	48.85	39.38	75	47.53	39.29	78	50.40	40.29	82
Interest-bearing liabilities that reprice within 1 year	11.05	7.04	82	11.55	9.42	73	11.66	8.20	77	12.30	10.19	73	10.67	10.01	63
Long-term debt that reprices within 1 year	0.70	0.26	83	1.12	0.56	82	0.70	0.47	78	1.70	0.96	77	3.42	1.34	81
Net assets that reprice within 1 year	37.49	30.25	65	35.27	28.34	64	36.48	29.11	63	33.52	26.63	67	36.31	27.38	72
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.26	-1.82	32	3.26	6.94	39	-1.85	3.20	39	14.78	14.45	53	7.95	16.62	23
Net short-term noncore funding dependence	-45.17	-8.21	6	-35.50	-2.29	7	-38.94	-4.76	6	-23.76	3.38	8	-32.87	4.66	7
Short-term investment / Short-term noncore funding	254.45	284.81	60	209.45	138.95	73	236.46	184.19	68	184.12	77.77	82	210.03	66.46	88
Liquid assets - short-term noncore funding / Nonliquid assets	107.66	34.02	93	101.55	23.27	92	107.24	28.18	92	73.09	16.97	91	69.47	16.04	90
Net loans and leases / Total deposits	46.90	74.66	6	49.97	82.84	6	48.14	79.43	5	62.72	90.31	9	68.09	90.08	12
Net loans and leases / Core deposits	59.26	81.17	9	63.77	93.70	5	61.82	88.34	9	81.43	103.93	14	86.50	105	18
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.54	0.84	48	1.44	1.82	51	1.52	1.57	57	0.65	0.72	58	0.01	-0.82	80
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.85	1.94	27	4.30	4.82	53	2.75	4.31	28	2.52	1.36	78	0.78	-1.98	98
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	59.40	13.42	93	13.04	12.14	61	34.17	11.38	85	11.92	12.67	56	11.98	16.19	50
Available-for-sale securities	40.37	84.66	6	86.85	85.75	40	65.70	87.23	14	87.92	85.40	44	87.76	81.88	50
U.S. Treasury securities	49.11	5.52	94	38.34	5.43	92	43.18	4.72	93	34.98	6.15	92	21.36	6.99	86
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	5.57	8.87	49	6.31	9.39	52	5.62	9.83	48	8.68	7.75	62	16.21	9.16	72
Mortgage-backed securities	34.44	66.59	8	43.04	67.27	14	40.83	66.64	16	41.33	67.43	16	42.08	65.45	17
Asset-backed securities	7.53	2.05	85	7.78	1.68	88	6.32	1.91	82	9.18	1.66	90	10.17	2.05	88
Other debt securities	3.12	3.17	61	4.42	2.93	74	3.92	3.01	70	5.68	2.94	78	9.91	2.79	88
Mutual funds and equity securities	0.23	0.32	62	0.12	0.37	47	0.13	0.35	46	0.16	0.40	50	0.27	0.42	54
Debt securities 1 year or less	10.47	8.69	65	17.24	11.75	74	13.56	10.55	71	14.02	11.86	67	23.39	11.91	83
Debt securities 1 to 5 years	31.41	17.05	82	23.58	18.03	66	28.29	17.03	76	27.69	17.94	73	14.51	19.18	49
Debt securities over 5 years	57.89	72.17	22	59.06	66.01	35	58.01	69.86	25	58.13	66.02	34	61.83	64.73	37
Pledged securities	11.21	33.87	20	15.81	37.40	25	13.58	35.67	23	8.99	30.57	21	22.68	33.30	42
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	22.36	51.37	43	39.86	146.89	28	51.24	183.32	32	-8.77	26.69	26	-0.05	6.77	46
Investment securities	2.78	33.34	19	81.70	14.17	93	48.16	23.62	82	51.94	11.75	88	5.02	9.42	56
Core deposits	20.45	16.88	71	29.18	25.99	69	38.69	26.88	85	4	11.23	23	1.23	7.29	27
Noncore funding	5.35	-23.76	83	10.71	-2.41	72	14.55	-12.18	79	3.97	6.59	47	5.73	10.67	46

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	1,421,196,000	1,272,964,000	1,267,411,000	1,227,008,000	1,129,366,000
Commit: Secured commercial real estate loans	6,840,000	6,397,000	6,077,000	7,426,000	8,293,000
Commit: Unsecured real estate loans	12,443,000	10,341,000	14,090,000	17,211,000	13,215,000
Credit card lines (reported semiannually, June/Dec)	682,505,000	673,830,000	658,483,000	650,934,000	605,385,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	149,055,000	135,378,000	174,571,000	239,147,000	118,486,000
Commercial and similar letters of credit	4,975,000	2,857,000	3,410,000	3,507,000	3,221,000
Securities lent	318,736,000	229,799,000	265,834,000	227,142,000	203,202,000
Credit derivatives - notional amount (holding company as guarantor)	539,647,000	605,030,000	575,178,000	607,267,000	738,464,000
Credit derivatives - notional amount (holding company as beneficiary)	603,720,000	645,415,000	625,325,000	635,199,000	762,307,000
Credit derivative contracts w/ purchased credit protection-investment grade	1,006,849,000	1,034,763,000	978,322,000	1,070,988,000	1,234,761,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	441,144,000	459,220,000	448,343,000	396,291,000	475,980,000
Derivative Contracts					
Interest rate futures and forward contracts	5,170,491,000	5,353,430,000	3,056,905,000	3,158,415,000	3,562,040,000
Written options contracts (interest rate)	3,353,649,000	3,633,002,000	3,374,948,000	3,937,989,000	3,997,204,000
Purchased options contracts (interest rate)	3,604,394,000	4,032,875,000	3,675,348,000	4,361,484,000	4,321,783,000
Interest rate swaps	24,413,691,000	23,899,327,000	20,986,459,000	21,227,546,000	21,762,686,000
Futures and forward foreign exchange	6,697,372,000	6,492,830,000	6,299,931,000	5,083,497,000	5,448,821,000
Written options contracts (foreign exchange)	804,500,000	750,471,000	830,340,000	700,499,000	835,045,000
Purchased options contracts (foreign exchange)	781,742,000	751,744,000	824,761,000	717,855,000	830,021,000
Foreign exchange rate swaps	4,088,438,000	3,730,134,000	3,923,744,000	3,604,050,000	3,548,280,000
Commodity and other futures and forward contracts	353,730,000	319,138,000	338,496,000	346,598,000	256,908,000
Written options contracts (commodity and other)	887,355,000	829,020,000	800,206,000	780,506,000	662,298,000
Purchased options contracts (commodity and other)	799,118,000	774,199,000	726,498,000	735,894,000	610,434,000
Commodity and other swaps	723,872,000	481,868,000	585,954,000	552,307,000	479,885,000

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	38.57	22.45	87	39.60	21.74	89	37.43	22.01	87	45.65	23.52	92	43.06	24.05	86
Standby letters of credit	4.05	0.67	97	4.21	0.72	97	5.16	0.71	98	8.90	0.84	99	4.52	0.92	94
Commercial and similar letters of credit	0.14	0.02	91	0.09	0.02	90	0.10	0.02	92	0.13	0.02	96	0.12	0.02	92
Securities lent	8.65	0.12	96	7.15	0.17	95	7.85	0.18	95	8.45	0.40	93	7.75	0.62	93
Credit derivatives - notional amount (holding company as guarantor)	14.65	0.25	96	18.82	0.39	96	16.99	0.35	96	22.59	0.42	96	28.16	0.52	97
Credit derivatives - notional amount (holding company as beneficiary)	16.39	0.19	96	20.08	0.33	96	18.47	0.30	96	23.63	0.52	95	29.07	0.75	95
Credit derivative contracts w/ purchased credit protection-investment grade	27.33	0.18	96	32.19	0.22	96	28.89	0.25	96	39.85	0.30	96	47.08	0.52	97
Credit derivative contracts w/ purchased credit protection-noninvest grade	11.97	0.14	96	14.29	0.36	95	13.24	0.30	95	14.74	0.45	95	18.15	0.69	94
Derivative contracts	1,402.68	49.75	96	1,588.19	51.68	96	1,341.48	48.62	96	1,681.93	68.47	95	1,766.06	65.81	95
Interest rate contracts	991.85	35.96	96	1,148.60	36.85	96	918.28	34.36	96	1,216.08	47.31	95	1,282.87	43.84	95
Interest rate futures and forward contracts	140.34	5.17	94	166.55	9.28	92	90.28	6.21	93	117.51	10.67	91	135.82	11.40	91
Written options contracts (interest rate)	91.03	1.82	97	113.03	2.30	97	99.67	2.18	97	146.51	2.47	96	152.42	2.16	96
Purchased options contracts (interest rate)	97.83	1.33	96	125.47	1.51	96	108.54	1.46	96	162.27	2.65	96	164.79	2.32	97
Interest rate swaps	662.65	20.67	96	743.55	22.27	96	619.79	20.83	96	789.78	28.86	95	829.83	26.74	95
Foreign exchange contracts	335.81	6.16	95	364.79	5.77	95	350.81	6.01	95	375.99	10.12	94	406.56	10.92	94
Futures and forward foreign exchange contracts	181.78	3.93	96	202	3.58	97	186.05	3.47	96	189.13	5.23	95	207.77	5.22	95
Written options contracts (foreign exchange)	21.84	0.04	96	23.35	0.03	96	24.52	0.03	96	26.06	0.05	96	31.84	0.14	96
Purchased options contracts (foreign exchange)	21.22	0.04	96	23.39	0.03	96	24.36	0.04	96	26.71	0.08	96	31.65	0.13	96
Foreign exchange rate swaps	110.97	0.73	96	116.05	0.74	96	115.88	0.77	96	134.09	2.03	94	135.30	2.17	94
Equity, commodity, and other derivative contracts	75.02	0.86	96	74.80	1.80	95	72.39	1.86	95	89.86	3.32	94	76.63	4.08	93
Commodity and other futures and forward contracts	9.60	0.07	96	9.93	0.14	96	10	0.14	96	12.90	0.19	96	9.80	0.25	94
Written options contracts (commodity and other)	24.09	0.29	96	25.79	0.54	95	23.63	0.52	95	29.04	0.98	93	25.25	1.48	92
Purchased options contracts (commodity and other)	21.69	0.19	96	24.09	0.38	95	21.46	0.37	95	27.38	0.94	93	23.28	1.29	92
Commodity and other swaps	19.65	0.29	97	14.99	0.30	96	17.30	0.32	96	20.55	0.38	96	18.30	0.40	96
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	132.50	42.93	93	125.93	41.55	92	124.42	42.82	91	125.04	45.53	92	116.09	44.93	89

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	51,678,352,000	51,048,038,000	45,423,590,000	45,206,640,000	46,315,405,000
Interest rate contracts	36,542,225,000	36,918,634,000	31,093,660,000	32,685,434,000	33,643,713,000
Foreign exchange contracts	12,372,052,000	11,725,179,000	11,878,776,000	10,105,901,000	10,662,167,000
Equity, commodity, and other contracts	2,764,075,000	2,404,225,000	2,451,154,000	2,415,305,000	2,009,525,000
Derivatives Position					
Futures and forwards	12,221,593,000	12,165,398,000	9,695,332,000	8,588,510,000	9,267,769,000
Written options	5,045,504,000	5,212,493,000	5,005,494,000	5,418,994,000	5,494,547,000
Exchange-traded	877,725,000	1,072,006,000	996,532,000	1,140,574,000	960,513,000
Over-the-counter	4,167,779,000	4,140,487,000	4,008,962,000	4,278,420,000	4,534,034,000
Purchased options	5,185,254,000	5,558,818,000	5,226,607,000	5,815,233,000	5,762,238,000
Exchange-traded	1,143,940,000	1,538,214,000	1,266,198,000	1,666,683,000	1,565,242,000
Over-the-counter	4,041,314,000	4,020,604,000	3,960,409,000	4,148,550,000	4,196,996,000
Swaps	29,226,001,000	28,111,329,000	25,496,157,000	25,383,903,000	25,790,851,000
Held for trading	51,113,262,000	50,487,067,000	44,801,774,000	44,709,476,000	46,012,531,000
Interest rate contracts	36,095,442,000	36,459,549,000	30,578,367,000	32,270,467,000	33,407,266,000
Foreign exchange contracts	12,262,396,000	11,629,915,000	11,779,815,000	10,023,704,000	10,595,740,000
Equity, commodity, and other contracts	2,755,424,000	2,397,603,000	2,443,592,000	2,415,305,000	2,009,525,000
Non-traded	565,090,000	560,971,000	621,816,000	497,164,000	302,874,000
Interest rate contracts	446,783,000	459,085,000	515,293,000	414,967,000	236,447,000
Foreign exchange contracts	109,656,000	95,264,000	98,961,000	82,197,000	66,427,000
Equity, commodity, and other contracts	8,651,000	6,622,000	7,562,000	0	0
Derivative contracts (excluding futures and FX 14 days or less)	69,148,098,000	68,826,551,000	59,820,494,000	69,424,225,000	67,764,400,000
One year or less	33,067,687,000	36,824,208,000	28,663,719,000	38,305,803,000	34,866,182,000
Over 1 year to 5 years	28,669,871,000	24,978,751,000	24,042,292,000	19,679,191,000	22,019,837,000
Over 5 years	7,410,540,000	7,023,592,000	7,114,483,000	11,439,231,000	10,878,381,000
Gross negative fair value (absolute value)	540,368,000	640,692,000	672,810,000	496,187,000	480,879,000
Gross positive fair value	562,955,000	664,943,000	693,099,000	513,826,000	505,370,000
Held for trading	560,730,000	661,795,000	690,318,000	512,261,000	503,940,000
Non-traded	2,225,000	3,148,000	2,781,000	1,565,000	1,430,000
Current credit exposure on risk-based capital derivative contracts	183,801,000	207,854,000	218,704,000	146,758,000	131,288,000
Credit losses on derivative contracts	4,000	86,000	89,000	1,000	4,000
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	21,000	0	0	0
90+ days past due	9,000	20,000	4,000	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	70.71	94.09	10	72.32	95.13	8	68.45	94.10	10	72.30	93.44	12	72.64	92.91	9
Foreign exchange contracts	23.94	3.27	92	22.97	2.75	92	26.15	3.49	90	22.35	3.20	91	23.02	3.39	93
Equity, commodity, and other contracts	5.35	1.17	84	4.71	1.12	84	5.40	1.17	84	5.34	1.64	81	4.34	1.93	78
Futures and forwards	23.65	12.57	76	23.83	12.99	77	21.34	14.05	71	19	13.49	69	20.01	12.78	71
Written options	9.76	7.49	70	10.21	8.37	68	11.02	8.18	71	11.99	5.91	78	11.86	6.60	74
Exchange-traded	1.70	0.11	93	2.10	0.13	92	2.19	0.14	92	2.52	0.15	92	2.07	0.23	91
Over-the-counter	8.06	7.20	66	8.11	7.94	62	8.83	7.73	67	9.46	5.10	79	9.79	5.49	76
Purchased options	10.03	3.44	81	10.89	3.38	82	11.51	3.42	82	12.86	4.42	82	12.44	4.19	83
Exchange-traded	2.21	0.12	93	3.01	0.14	94	2.79	0.15	94	3.69	0.28	91	3.38	0.32	91
Over-the-counter	7.82	3.04	82	7.88	2.87	80	8.72	2.86	82	9.18	3.35	81	9.06	3.20	82
Swaps	56.55	71.23	27	55.07	69.92	26	56.13	68.76	28	56.15	69.75	29	55.69	70.34	25
Held for trading	98.91	40.60	86	98.90	43.50	88	98.63	43.53	88	98.90	44.16	88	99.35	46.31	90
Interest rate contracts	69.85	34.42	69	71.42	37.56	71	67.32	36.62	66	71.38	37.24	69	72.13	38.40	65
Foreign exchange contracts	23.73	1.57	94	22.78	1.40	95	25.93	1.60	94	22.17	1.60	95	22.88	1.85	94
Equity, commodity, and other contracts	5.33	0.58	90	4.70	0.71	86	5.38	0.68	89	5.34	0.83	85	4.34	1.14	82
Non-traded	1.09	59.40	13	1.10	56.50	11	1.37	56.47	11	1.10	55.84	11	0.65	53.69	9
Interest rate contracts	0.86	56.19	13	0.90	54.31	11	1.13	53.82	13	0.92	52.22	12	0.51	50.60	11
Foreign exchange contracts	0.21	0.38	76	0.19	0.28	76	0.22	0.46	78	0.18	0.34	75	0.14	0.57	71
Equity, commodity, and other contracts	0.02	0.13	83	0.01	0.10	81	0.02	0.10	81	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	133.80	91.87	96	134.83	89.91	95	131.69	91.48	93	153.57	93.86	95	146.31	94.47	93
One year or less	63.99	28.05	84	72.14	30.94	85	63.10	32.05	80	84.73	32.17	87	75.28	32.51	83
Over 1 year to 5 years	55.48	26.03	90	48.93	27.26	87	52.93	27.06	89	43.53	30.45	70	47.54	31.16	79
Over 5 years	14.34	30.08	33	13.76	28.48	32	15.66	29.56	34	25.30	28.09	52	23.49	28.71	49
Gross negative fair value (absolute value)	1.05	1.25	50	1.26	1.76	52	1.48	1.55	57	1.10	0.83	66	1.04	0.72	75
Gross positive fair value	1.09	1.68	26	1.30	2.69	24	1.53	2.23	32	1.14	1.19	54	1.09	0.85	72
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.24	0.05	97	2.90	0.07	97	2.86	0.07	97	2.31	0.06	97	2.31	0.06	96
Gross positive fair value (X)	2.33	0.07	97	3.01	0.11	97	2.95	0.09	97	2.40	0.07	96	2.42	0.06	97
Held for trading (X)	2.32	0.05	97	3	0.08	97	2.94	0.07	97	2.39	0.06	96	2.42	0.05	97
Non-traded (X)	0.01	0.01	55	0.01	0.02	58	0.01	0.02	59	0.01	0.01	66	0.01	0.01	72
Current credit exposure (X)	0.76	0.05	97	0.94	0.08	97	0.93	0.06	97	0.68	0.05	95	0.63	0.04	96
Credit losses on derivative contracts	0	0	89	0.04	0	97	0.04	0	96	0	0	91	0	0	96
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0.01	0	95	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	97	0.01	0	97	0	0	97	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	11.48	0.63	97	13.49	1.03	97	14.01	0.85	97	9.68	0.73	95	8.59	0.53	96

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	28,328,000	13,123,000	13,123,000	13,445,000	13,604,000
Gross losses	2,656,000	3,779,000	6,836,000	6,810,000	6,349,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	865,000	750,000	1,577,000	1,181,000	1,493,000
Net losses	1,791,000	3,029,000	5,259,000	5,629,000	4,856,000
Provision for loan and lease losses	-7,038,000	17,825,000	16,291,000	5,449,000	4,885,000
Adjustments	1,000	4,173,000	4,173,000	-142,000	-188,000
Ending balance	19,500,000	32,092,000	28,328,000	13,123,000	13,445,000
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.38	-0.14	14	1.17	0.85	74	0.51	0.51	55	0.20	0.15	69	0.19	0.14	73
Provision for loan and lease losses / Average loans and leases	-1.31	-0.25	3	3.53	1.37	91	1.60	0.82	89	0.56	0.24	88	0.50	0.24	85
Provision for loan and lease losses / Net loan and lease losses	-392.96	77.32	18	588.48	792.43	53	309.77	487.86	45	96.80	130.58	24	100.60	134.68	37
Allowance for loan and lease losses / Total loans and leases not held for sale	1.86	1.39	81	3.24	1.51	93	2.74	1.58	89	1.33	0.83	87	1.34	0.90	84
Allowance for loan and lease losses / Total loans and leases	1.77	1.37	79	3.22	1.48	93	2.67	1.55	89	1.32	0.81	87	1.32	0.89	84
Allowance for loan and lease losses / Net loans and leases losses (X)	5.44	15.27	22	5.30	11.83	38	5.39	11.58	36	2.33	8.03	20	2.77	7.54	22
Allowance for loan and lease losses / Nonaccrual assets	182.12	318.67	29	301.19	321.01	61	238.27	299.17	49	219.08	218.72	68	183.78	214.03	55
ALLL / 90+ days past due + nonaccrual loans and leases	182.41	260.68	35	318.03	244.42	72	220.33	244.34	51	171.97	151.73	68	129.84	160.51	51
Gross loan and lease losses / Average loans and leases	0.50	0.22	89	0.75	0.35	85	0.67	0.34	82	0.69	0.28	89	0.65	0.30	89
Recoveries / Average loans and leases	0.16	0.08	84	0.15	0.07	89	0.15	0.07	89	0.12	0.08	78	0.15	0.09	82
Net losses / Average loans and leases	0.33	0.13	87	0.60	0.28	85	0.52	0.27	80	0.57	0.21	88	0.50	0.22	88
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	12.65	16.12	44	11.01	15.46	37	23.16	33.98	36	18.60	36.22	22	22.93	41.30	29
Earnings coverage of net loan and lease losses (X)	14.38	4.52	52	8.75	21.56	42	9.83	22.91	43	8.88	24.40	34	9.41	21.75	34
Net Loan and Lease Losses By Type															
Real estate loans	-0.07	0.03	3	-0.06	0.03	3	-0.04	0.04	3	-0.02	0.01	12	-0.07	0.02	4
Real estate loans secured by 1-4 family	-0.11	-0.01	4	-0.11	0.01	4	-0.07	0.01	4	-0.04	0.01	11	-0.11	0.01	5
Revolving	-0.62	-0.05	6	-0.02	0.01	28	-0.11	0.01	12	-0.10	0.02	11	0.03	0.03	54
Closed-end	-0.06	-0.01	10	-0.12	0.01	4	-0.07	0	5	-0.03	0	12	-0.12	0.01	3
Commercial real estate loans	0	0.05	38	0.02	0.03	56	0.01	0.07	30	0.01	0.01	63	0	0.01	54
Construction and land development	0	0	64	-0.02	0	19	-0.01	0	32	0.05	-0.01	88	0.02	-0.03	86
1-4 family	0	0	57	-0.02	0	8	-0.01	0	12	-0.03	0	5	0.02	-0.01	96
Other	0	-0.01	63	0	0	60	0	0	57	0.09	-0.01	93	0	-0.02	68
Multifamily	0	0.01	12	0	0	58	0	0	19	0	0	23	0	0	33
Nonfarm nonresidential	0	0.07	45	0.06	0.05	68	0.03	0.11	41	0.02	0.02	66	0	0.02	47
Owner-occupied	0	0.01	67	0.01	0.02	69	0	0.02	48	0	0.01	17	0.01	0.01	66
Other	0	0.06	37	0.05	0.03	77	0.02	0.08	47	0.03	0.01	80	-0.01	0.01	18
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	-0.74	0.01	1	0	0	50
Commercial and industrial loans	0.33	0.20	72	0.66	0.46	75	0.63	0.47	71	0.48	0.37	72	0.26	0.31	54
Loans to individuals	1.48	0.78	84	2.50	1.41	80	1.98	1.13	79	2.19	1.17	82	2.19	1.16	81
Credit card loans	2.39	2.18	58	3.55	3.43	48	2.96	2.92	47	2.92	3.11	40	2.93	2.92	42
Agricultural loans	0.55	0.03	93	0.60	0.15	85	0.45	0.19	85	0.57	0.08	89	0.46	0.15	83
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.06	0.08	64	0.09	0.13	59	0.08	0.15	58	0.10	0.15	58	0.10	0.14	58

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	4,343,000		3,891,000		5,364,000		5,084,000		6,191,000						
90+ days past due loans and leases	1,094,000		1,460,000		1,731,000		2,773,000		4,440,000						
Nonaccrual loans and leases	9,596,000		8,631,000		11,126,000		4,858,000		5,915,000						
Total past due and nonaccrual loans and leases	15,033,000		13,982,000		18,221,000		12,715,000		16,546,000						
Restructured 30–89 days past due	82,000		160,000		134,000		271,000		1,043,000						
Restructured 90+ days past due	26,000		46,000		42,000		55,000		825,000						
Restructured nonaccrual	4,054,000		3,277,000		3,734,000		2,789,000		3,459,000						
Total restructured loans and leases	4,162,000		3,483,000		3,910,000		3,115,000		5,327,000						
30–89 days past due loans held for sale	671,000		250,000		502,000		687,000		7,000						
90+ days past due loans held for sale	242,000		1,000		372,000		189,000		13,000						
Nonaccrual loans held for sale	1,035,000		783,000		1,757,000		740,000		47,000						
Total past due and nonaccrual loans held for sale	1,948,000		1,034,000		2,631,000		1,616,000		67,000						
Restructured loans and leases in compliance	4,177,000		4,652,000		4,563,000		4,817,000		7,327,000						
Other real estate owned	242,000		298,000		265,000		386,000		344,000						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	1,111,000		2,024,000		763,000		1,132,000		1,401,000						
Total other assets past due and nonaccrual	1,111,000		2,024,000		763,000		1,132,000		1,401,000						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.39	0.27	77	0.39	0.36	64	0.51	0.39	72	0.51	0.43	67	0.61	0.44	78
90+ days past due loans and leases	0.10	0.10	74	0.15	0.13	75	0.16	0.12	75	0.28	0.15	80	0.44	0.17	84
Nonaccrual loans and leases	0.87	0.58	78	0.87	0.61	79	1.05	0.66	83	0.49	0.51	49	0.58	0.54	59
90+ days past due and nonaccrual loans and leases	0.97	0.73	75	1.01	0.80	74	1.21	0.85	80	0.77	0.71	57	1.02	0.75	76
30–89 days past due restructured	0.01	0.01	71	0.02	0.01	77	0.01	0.01	72	0.03	0.01	76	0.10	0.02	92
90+ days past due restructured	0	0	76	0	0.01	77	0	0.01	77	0.01	0.01	77	0.08	0.01	89
Nonaccrual restructured	0.37	0.12	90	0.33	0.13	89	0.35	0.13	89	0.28	0.14	81	0.34	0.16	84
30–89 days past due loans held for sale	0.06	0	96	0.03	0	92	0.05	0	94	0.07	0	95	0	0	81
90+ days past due loans held for sale	0.02	0	94	0	0	86	0.04	0	93	0.02	0	93	0	0	91
Nonaccrual loans held for sale	0.09	0	96	0.08	0	95	0.17	0.01	96	0.07	0	95	0	0	84
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.39	0.27	77	0.39	0.37	63	0.51	0.40	72	0.51	0.43	66	0.61	0.44	78
90+ days past due assets	0.10	0.10	74	0.15	0.13	75	0.16	0.12	75	0.28	0.15	80	0.44	0.18	83
Nonaccrual assets	0.97	0.59	84	1.07	0.62	85	1.12	0.67	86	0.60	0.53	65	0.72	0.57	73
30+ days past due and nonaccrual assets	1.47	1.04	79	1.60	1.21	75	1.79	1.29	78	1.39	1.19	69	1.77	1.26	79
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.32	0.43	38	0.38	0.49	41	0.40	0.52	41	0.33	0.44	41	0.45	0.48	53
90+ days past due and nonaccrual assets + other real estate owned	0.33	0.46	37	0.39	0.52	40	0.41	0.55	38	0.34	0.48	39	0.46	0.52	46
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.38	0.52	38	0.43	0.56	37	0.48	0.60	39	0.39	0.53	34	0.59	0.60	52
Allowance for loan and lease losses	72.43	67.93	60	42.96	65.48	30	56.94	66.66	43	79.15	115.41	36	114.94	118.28	52
Equity capital + allowance for loan and lease losses	4.62	4.43	59	4.65	4.83	46	5.24	4.97	58	3.78	4.28	49	5.72	4.79	65
Tier 1 capital + allowance for loan and lease losses	5.41	5.28	56	5.45	5.98	49	6.13	6.05	56	4.56	5.65	44	6.96	6.16	62
Loans and leases + other real estate owned	1.28	0.88	80	1.38	0.92	81	1.52	0.97	82	1.05	0.85	68	1.52	0.96	84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.33	0.24	73	0.32	0.39	51	0.43	0.39	66	0.56	0.38	78	0.81	0.42	88
	90+ days past due		0.07	0.12	70	0.01	0.15	40	0.10	0.16	71	0.30	0.16	81	0.69	0.22	86
	Nonaccrual.....		1.90	0.65	91	1.44	0.63	89	2.12	0.76	91	1.03	0.46	90	1.17	0.57	86
Commercial and industrial	30–89 days past due		0.50	0.17	91	0.35	0.23	75	0.43	0.23	80	0.36	0.31	67	0.21	0.30	44
	90+ days past due		0.05	0.02	83	0.08	0.03	84	0.08	0.03	80	0.10	0.05	78	0.14	0.05	83
	Nonaccrual.....		0.79	0.64	66	1.08	0.75	73	1.10	0.75	76	0.52	0.83	37	0.53	0.76	47
Individuals	30–89 days past due		0.59	0.55	61	0.70	0.58	64	0.88	0.83	58	0.96	0.83	56	1.03	0.84	61
	90+ days past due		0.33	0.07	88	0.63	0.13	92	0.58	0.14	88	0.69	0.17	89	0.67	0.16	90
	Nonaccrual.....		0.08	0.18	48	0.08	0.22	43	0.08	0.28	39	0.05	0.17	40	0.07	0.23	35
Depository institution loans	30–89 days past due		0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	48	0	0	49	0.03	0	95	0	0	49	0.02	0	94
	Nonaccrual.....		0	0	48	0.05	0	96	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0.83	0.16	89	1.66	0.31	91	5.89	0.17	97	1.57	0.24	92	2.12	0.17	97
	90+ days past due		0.14	0	95	0.45	0.03	92	0.15	0	97	0.14	0	94	0.15	0	95
	Nonaccrual.....		0	0.69	24	0.15	0.80	52	0.15	0.49	54	0.29	0.67	61	0.46	0.75	61
Foreign governments	30–89 days past due		0	0.01	46	0	0	50	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.04	46	0	0.02	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due		0.30	0.11	80	0.30	0.14	77	0.39	0.18	79	0.15	0.20	58	0.21	0.17	69
	90+ days past due		0.02	0.01	87	0.03	0.01	85	0.01	0.01	78	0.01	0.01	73	0.01	0.01	74
	Nonaccrual.....		0.25	0.13	77	0.42	0.15	84	0.34	0.15	79	0.01	0.13	40	0.02	0.14	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.40	0.35	66	0.43	0.60	53	0.41	0.65	34	0.79	0.67	69	1.10	0.71	82
	90+ days past due	0.10	0.27	65	0	0.29	32	0.15	0.33	70	0.46	0.31	80	0.99	0.46	83
	Nonaccrual	2.44	0.82	90	1.98	0.84	89	2.84	0.89	93	1.45	0.73	86	1.46	0.86	80
Revolving	30–89 days past due	0.44	0.29	75	0.77	0.40	81	0.50	0.48	54	1.07	0.45	92	1.25	0.50	89
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0.71	0.05	97	0.91	0.05	96
	Nonaccrual	5.99	1.05	92	4.44	1.27	91	5.57	1.13	90	3.13	1	86	2.97	1.17	83
Closed-end	30–89 days past due	0.40	0.36	68	0.39	0.61	49	0.40	0.65	38	0.76	0.70	61	1.08	0.75	76
	90+ days past due	0.11	0.29	68	0	0.33	33	0.17	0.38	71	0.42	0.35	80	1	0.53	80
	Nonaccrual	2.11	0.77	90	1.67	0.81	86	2.55	0.87	92	1.22	0.70	85	1.26	0.84	76
Junior lien	30–89 days past due	0	0.01	37	0	0.02	31	0	0.02	30	0.01	0.02	28	0.01	0.03	35
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	69	0	0	63
	Nonaccrual	0.02	0.04	41	0.02	0.05	35	0.02	0.04	40	0.02	0.04	38	0.02	0.06	40
Commercial real estate	30–89 days past due	0.16	0.14	64	0.11	0.23	43	0.48	0.26	79	0.11	0.18	40	0.13	0.17	44
	90+ days past due	0.02	0.01	72	0.02	0.02	66	0.01	0.02	65	0	0.03	43	0.01	0.03	56
	Nonaccrual	0.87	0.52	79	0.43	0.43	58	0.76	0.62	68	0.21	0.23	56	0.44	0.28	75
Construction and development	30–89 days past due	0.14	0.12	73	0.09	0.24	52	0.46	0.28	75	0.09	0.28	45	0.13	0.21	50
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0.01	0.02	71
	Nonaccrual	3.61	0.36	93	0.96	0.25	90	3.73	0.41	94	1.04	0.20	88	1.57	0.19	94
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0.01	0	91
	Nonaccrual	0.04	0.02	81	0.02	0.04	65	0.02	0.03	68	0.02	0.02	68	0.10	0.02	88
Other	30–89 days past due	0.14	0.07	81	0.09	0.17	62	0.46	0.22	80	0.09	0.20	55	0.13	0.13	67
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	3.57	0.29	94	0.94	0.18	90	3.71	0.35	94	1.02	0.17	88	1.47	0.15	94
Multifamily	30–89 days past due	0.06	0.06	72	0.05	0.08	59	0.36	0.09	88	0.08	0.08	68	0.04	0.10	57
	90+ days past due	0	0	44	0.03	0	90	0	0	91	0	0	84	0	0.01	39
	Nonaccrual	0.35	0.14	82	0.07	0.08	61	0.08	0.11	59	0.04	0.05	60	0.07	0.08	65
Nonfarm non-residential	30–89 days past due	0.35	0.14	81	0.24	0.20	66	0.70	0.23	86	0.16	0.14	59	0.30	0.17	78
	90+ days past due	0.04	0.01	83	0	0.02	59	0.03	0.02	78	0	0.03	22	0.03	0.03	75
	Nonaccrual	1.13	0.66	79	0.98	0.55	82	1.25	0.80	73	0.34	0.28	68	0.84	0.30	93
Owner Occupied	30–89 days past due	0.09	0.04	79	0.18	0.07	81	0.38	0.07	96	0.11	0.07	71	0.15	0.09	69
	90+ days past due	0.02	0	88	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.33	0.25	71	0.42	0.24	75	0.38	0.27	68	0.25	0.16	71	0.28	0.17	72
Other	30–89 days past due	0.26	0.09	83	0.06	0.11	57	0.32	0.14	79	0.05	0.07	52	0.15	0.07	81
	90+ days past due	0.03	0.01	85	0	0.01	70	0.03	0.01	84	0	0.01	30	0.03	0.01	81
	Nonaccrual	0.79	0.40	78	0.56	0.24	82	0.87	0.44	77	0.10	0.10	57	0.56	0.13	92
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0.74	0.23	85	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	14.55	1.10	98	6.67	1.24	94	8.42	1.13	93	2.96	0.84	86	5.19	1.23	87
Credit card	30–89 days past due	0.47	0.63	29	0.75	0.90	40	0.74	0.95	29	0.92	1.19	22	0.92	1.22	26
	90+ days past due	0.53	0.39	59	0.93	0.76	55	0.90	0.63	65	0.96	0.78	56	0.94	0.73	52
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	6,005,000	3,882,000	4,315,000	9,557,000	32,752,000										
Retained earnings	260,811,000	228,253,000	242,712,000	223,211,000	199,202,000										
Accumulated other comprehensive income (AOCI)	2,570,000	8,788,000	7,986,000	1,569,000	-1,507,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	257,376,000	240,923,000	255,013,000	234,337,000	230,447,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	47,794,000	46,323,000	47,869,000	46,399,000	46,071,000										
Accumulated other comprehensive income-related adjustments	727,000	2,762,000	2,385,000	62,000	-107,000										
Other deductions from common equity tier 1 capital	-155,000	971,000	-319,000	123,000	1,579,000										
Subtotal:	209,010,000	190,867,000	205,078,000	187,753,000	182,904,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	209,010,000	190,867,000	205,078,000	187,753,000	182,904,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	32,838,000	30,063,000	30,063,000	26,993,000	26,068,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	1,000	6,000	0	9,000	5,000										
Additional tier 1 capital before deductions	32,839,000	30,069,000	30,063,000	27,002,000	26,073,000										
Less: Additional tier 1 capital deductions	493,000	262,000	297,000	323,000	454,000										
Additional tier 1 capital	32,346,000	29,807,000	29,766,000	26,679,000	25,619,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	15,588,000	17,894,000	16,645,000	13,733,000	13,772,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	106,000	167,000	115,000	168,000	216,000										
Allowance for loan and lease losses in tier 2 capital	17,854,000	18,006,000	18,372,000	14,314,000	14,500,000										
Exited advanced approach eligible credit reserves	5,775,000	5,451,000	5,677,000	3,837,000	4,424,000										
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	33,548,000	36,067,000	35,132,000	28,215,000	28,488,000										
Exited advanced approach tier 2 capital before deductions	21,469,000	23,512,000	22,437,000	17,738,000	18,412,000										
Less: Tier 2 capital deductions	461,000	74,000	53,000	58,000	70,000										
Tier 2 capital	33,087,000	35,993,000	35,079,000	28,157,000	28,418,000										
Exited advanced approach tier 2 capital	21,008,000	23,438,000	22,384,000	17,680,000	18,342,000										
Total capital	274,443,000	256,667,000	269,923,000	242,589,000	236,941,000										
Exited advanced approach total capital	262,364,000	244,112,000	257,228,000	232,112,000	226,865,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	3,730,187,000	3,221,279,000	3,398,833,000	2,771,586,000	2,635,975,000										
Less: Deductions from common equity tier 1 capital	48,649,000	46,907,000	48,438,000	47,031,000	47,188,000										
Less: Other deductions	708,000	-2,357,000	-2,924,000	-5,684,000	-530,000										
Total assets for leverage ratio	3,680,830,000	3,176,729,000	3,353,319,000	2,730,239,000	2,589,317,000										
Total risk-weighted assets	1,601,631,390	1,541,364,525	1,560,608,960	1,515,868,505	1,528,916,460										
Exited advanced approach total RWA	1,514,386,000	1,450,587,000	1,484,431,000	1,397,878,000	1,421,205,000										
Capital Ratios															
Common equity tier 1 capital, column A	13.05	12.66	62	12.38	11.98	64	13.14	12.35	68	12.39	12.11	60	11.96	12.09	56
Common equity tier 1 capital, column B	13.80	0.29	98	13.16	0.28	97	13.82	0.30	98	13.43	0.29	97	12.87	0.52	96
Tier 1 capital, column A	15.07	13.44	78	14.32	12.72	78	15.05	13.08	80	14.15	12.78	75	13.64	12.85	73
Tier 1 capital, column B	15.94	0.33	98	15.21	0.32	97	15.82	0.34	98	15.34	0.34	97	14.67	0.60	95
Total capital, column A	17.14	15.42	81	16.65	14.77	83	17.30	15.23	83	16	14.36	77	15.50	14.45	74
Total capital, column B	17.32	0.37	98	16.83	0.38	97	17.33	0.39	97	16.60	0.38	96	15.96	0.67	94
Tier 1 leverage	6.56	9.11	3	6.95	9.03	5	7	9.13	4	7.85	9.76	8	8.05	9.71	9
Supplementary leverage ratio, advanced approaches HCs	5.42	6.95	6	6.84	8.42	21	6.90	8.72	5	6.26	7.41	33	6.38	7.31	27

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		3,984,000			3,251,000			4,194,000			3,351,000			3,009,000		22.55	11.85
Total property and casualty assets		648,000			647,000			650,000			656,000			662,000		0.15	-22.02
Reinsurance recoverables (P/C)																10,000	14,000
Total life and health assets		3,336,000			2,604,000			3,544,000			2,695,000			2,347,000		28.11	22.15
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		3,329,000			2,595,000			3,532,000			2,686,000			2,339,000			36.66
Total insurance underwriting equity		626,000			577,000			602,000			553,000			647,000		8.49	-0.63
Total property and casualty equity		596,000			549,000			574,000			524,000			555,000		8.56	12.24
Total life and health equity		30,000			28,000			28,000			29,000			92,000		7.14	-69.70
Total insurance underwriting net income		-17,000			-66,000			-87,000			-259,000			-186,000			
Total property and casualty		-22,000			-70,000			-92,000			-268,000			-196,000			
Total life and health		5,000			4,000			5,000			9,000			10,000		25.00	0.00
Claims and claims adjusted expense reserves (P/C)		40,000			46,000			39,000			57,000			76,000		-13.04	-79.17
Unearned premiums (P/C)		0			0			0			0			0			-100.00
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		3,329,000			2,595,000			3,532,000			2,686,000			2,339,000		28.29	36.66
Insurance activities revenue		6,000			7,000			13,000			15,000			14,000		-14.29	-50.00
Other insurance activities income		10,000			10,000			20,000			22,000			21,000		0.00	11.11
Insurance and reinsurance underwriting income		-4,000			-3,000			-7,000			-7,000			-7,000			
Premiums		-4,000			-3,000			-7,000			-7,000			-7,000			
Credit related insurance underwriting		0			0			0			0			0			-100.00
Other insurance underwriting		-4,000			-3,000			-7,000			-7,000			-7,000			
Insurance benefits, losses, expenses		3,000			-1,000			0			2,000			-27,000			0.00
Net assets of insurance underwriting subsidiaries		648,000			647,000			650,000			656,000			662,000		0.15	-17.87
Life insurance assets		21,089,000			20,441,000			20,844,000			20,246,000			19,621,000		3.17	12.78

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0.11	0	94	0.10	0	94	0.12	0	94	0.12	0.01	92	0.11	0.01	92				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	16.27	52.30	44	19.90	54.79	39	15.50	53.67	42	19.58	51.47	43	22	56.12	37				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	83.73	47.70	56	80.10	45.21	60	84.50	46.33	57	80.42	48.53	56	78	43.88	62				
Separate account assets (L/H) / Total life assets	99.79	13.29	92	99.65	11.01	93	99.66	11.24	93	99.67	7.26	95	99.66	8.53	94				
Insurance activities revenue / Adjusted operating income	0.01	0.37	33	0.01	0.39	34	0.01	0.41	31	0.01	0.47	32	0.01	0.47	32				
Premium income / Insurance activities revenue	-66.67	3.14	0	-42.86	3.04	1	-53.85	2.84	0	-46.67	7.32	1	-50	4.86	1				
Credit related premium income / Total premium income		30.92			40.01						38.23			34.91			44.54		
Other premium income / Total premium income		69.08			59.99						61.77			65.09			55.46		
Insurance underwriting net income / Consolidated net income	-0.06	0.02	1	-0.87	0.02	2	-0.30	0.03	2	-0.71	0.08	0	-0.57	0.08	1				
Insurance net income (P/C) / Equity (P/C)	-7.38	21.10	11	-25.50	7.42	10	-16.03	15.59	5	-51.15	19.86	4	-35.32	15.64	4				
Insurance net income (L/H) / Equity (L/H)	33.33	5.07	91	28.57	-31.13	92	17.86	3.62	92	31.03	5.13	94	10.87	1.99	72				
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37						447.82			233.61			160.49		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	1.52	0.15	90	2.11	0.17	91				
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	94	0.02	0	94	0.02	0	94	0.02	0	93	0.03	0	93				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.08	11.54	37	8.09	11.35	39	7.92	11.03	40	8.90	11.51	42	8.84	10.22	43				
Broker-Dealer Activities							549,422,000			479,106,000			520,210,000			426,023,000		402,374,000	
Net assets of broker-dealer subsidiaries (\$000)	14.91	0.47	93	14.91	0.73	92	15.36	0.75	93	15.85	1.39	89	15.34	1.79	89				
Net assets of broker-dealer subsidiaries / Consolidated assets																			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018											
Foreign Activities																
Total foreign loans and leases	133,412,000	96,345,000	125,068,000	92,959,000	90,954,000											
Real estate loans.....	3,731,000	2,870,000	3,793,000	2,622,000	2,918,000											
Commercial and industrial loans	46,398,000	41,453,000	44,614,000	36,774,000	35,254,000											
Loans to depository institutions and other banks acceptances	7,857,000	5,493,000	6,971,000	6,950,000	9,784,000											
Loans to foreign governments and institutions	1,983,000	2,700,000	2,595,000	2,970,000	3,090,000											
Loans to individuals	2,397,000	1,990,000	2,311,000	2,062,000	1,975,000											
Agricultural loans.....	0	13,000	13,000	1,000	11,000											
Other foreign loans.....	71,046,000	41,826,000	64,771,000	41,530,000	37,922,000											
Lease financing receivables.....	0	0	0	50,000	0											
Debt securities	17,888,000	24,718,000	23,079,000	22,559,000	25,652,000											
Interest-bearing bank balances	234,128,000	166,283,000	223,829,000	113,003,000	107,185,000											
Total selected foreign assets	385,428,000	287,346,000	371,976,000	228,521,000	223,791,000											
Total foreign deposits	384,671,000	340,207,000	374,514,000	290,608,000	270,076,000											
Interest-bearing deposits	359,948,000	317,755,000	351,079,000	270,720,000	250,984,000											
Non-interest-bearing deposits.....	24,723,000	22,452,000	23,435,000	19,888,000	19,092,000											
Analysis Ratios																
Yield: Foreign loans	1.88	0.64	83	2.07	0.93	76	2.12	0.87	79	2.73	1.25	75	2.97	1.17	76	
Cost: Interest-bearing deposits.....	-0.10	0.12	14	0.16	0.59	21	0.02	0.42	17	0.78	1.19	36	0.58	0.97	34	
Net Losses as a Percent of Foreign Loans by Type																
Real estate loans		0.26			5.29			5.18			27.03		0.03	27.29	12	
Commercial and industrial loans		1.03		0.82	0.59	83	0.66	0.64	83	0.28	0.29	80	0.16	1.53	33	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Growth Rates																
Net loans and leases.....	38.47	-1.19	87	4.69	10.27	61	34.54	-2.40	85	2.20	22.48	51	8.12	7.24	55	
Total selected assets.....	34.13	3.19	83	18.24	5.10	70	62.78	2.04	92	2.11	12.40	55	6.80	3.24	60	
Deposits	13.07	9.07	62	17.83	10.22	70	28.87	3.46	76	7.60	10.36	60	5.20	5	58	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		108,107,000	119,820,000	110,612,000	136,436,000	164,057,000	-9.78	-54.37
1–4 family residential loans.....		65,389,000	75,964,000	68,391,000	96,795,000	123,201,000	-13.92	-65.12
Home equity lines.....		10,000	19,000	15,000	22,000	31,000	-47.37	-91.74
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		42,708,000	43,837,000	42,206,000	39,619,000	40,825,000	-2.58	-13.42
Retained credit exposure.....		2,991,000	3,390,000	2,935,000	2,229,000	1,932,000	-11.77	-31.65
1–4 family residential loans.....		644,000	1,183,000	869,000	723,000	565,000	-45.56	
Home equity lines.....		0	2,000	1,000	2,000	7,000		
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		2,347,000	2,205,000	2,065,000	1,504,000	1,360,000	6.44	
Unused commitments to provide liquidity (servicer advance).....		82,000	74,000	81,000	73,000	70,000	10.81	141.18
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		39,387,000	37,790,000	40,758,000	39,116,000	37,918,000	4.23	9.32
Credit exposure from credit enhancements provided to conduit structures		17,479,000	14,198,000	16,394,000	15,150,000	15,236,000	23.11	-11.48
Liquidity commitments provided to conduit structures		21,908,000	23,592,000	24,364,000	23,966,000	22,682,000	-7.14	34.55
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		2.93	3.73	3.27		5.08		6.26
1–4 family residential loans.....		1.77	2.36	2.02		3.60		4.70
Home equity lines.....		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases		1.16	1.36	1.25		1.47		1.56
Asset-backed commercial paper conduits.....		1.07	1.18	1.20		1.46		1.45
Credit exposure from credit enhancements provided to conduit structures		0.47	0.44	0.48		0.56		0.58
Liquidity commitments provided to conduit structures		0.59	0.73	0.72		0.89		0.86
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
1–4 family residential loans		24.25	25.66	24.44		27.81		31.59
Home equity lines		1.73	2.37	2.03		2.55		2.90
Credit card receivables.....		10.43	11.35	11.07		13.51		12.15
Auto loans and other consumer loans.....		5.09	4.32	4.67		4.21		4.09
Commercial and industrial loans		15.64	18.96	16.59		15.02		15.91
All other loans and leases.....		42.86	37.33	41.20		36.90		33.36

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021		06/30/2020		12/31/2020		12/31/2019	
	Percent of Total Securitization Activities by Type							
	Dollar Amount in Thousands						Percent Change	
	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....	2.77	2.83	2.65	1.63	1.18			
1–4 family residential loans.....	0.98	1.56	1.27	0.75	0.46			
Home equity lines.....	0	10.53	6.67	9.09	22.58			
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....	5.50	5.03	4.89	3.80	3.33			
Unused commitments to provide liquidity (servicer advance).....	0.08	0.06	0.07	0.05	0.04			
Seller's interest carried as securities and loans	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	1.24	1.54	1.25	1.04	0.93			
Total retained credit exposure and asset sale credit exposure	8.20	10.90	8.65	8.63	8.07			
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	1,361,000	7,710,000	1,920,000	2,658,000	3,540,000	-82.35	-72.44	
Home equity lines.....	0	2,000	0	1,000	1,000	-100.00	-100.00	
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commcial and industrial loans	0	0	0	0	0			
All other loans and leases.....	243,000	5,044,000	474,000	41,000	38,000	-95.18	-27.89	
Total 30–89 days past due securitized assets.....	1,604,000	12,756,000	2,394,000	2,700,000	3,579,000	-87.43	-69.62	
90+ Days Past Due Securitized Assets								
1–4 family residential loans	5,688,000	4,403,000	7,297,000	4,288,000	5,799,000	29.18	-51.89	
Home equity lines.....	1,000	1,000	2,000	1,000	1,000	0.00	-83.33	
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	1,800,000	187,000	3,245,000	110,000	99,000		193.16	
Total 90+ days past due securitized assets	7,489,000	4,591,000	10,544,000	4,399,000	5,899,000	63.12	-39.81	
Total past due securitized assets.....	9,093,000	17,347,000	12,938,000	7,099,000	9,478,000	-47.58	-48.69	
Net Losses on Securitized Assets								
1–4 family residential loans	29,000	314,000	507,000	1,113,000	459,000	-90.76	-98.11	
Home equity lines.....	0	-2,000	-3,000	-3,000	-5,000		-100.00	
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	10,000	-2,000	24,000	18,000	30,000		-96.25	
Total net losses on securitized assets.....	39,000	310,000	528,000	1,128,000	484,000	-87.42	-97.84	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.08	10.15	2.81	2.75	2.87
Home equity lines	0	10.53	0	4.55	3.23
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.57	11.51	1.12	0.10	0.09
Total 30–89 days past due securitized assets	1.48	10.65	2.16	1.98	2.18
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	8.70	5.80	10.67	4.43	4.71
Home equity lines	10	5.26	13.33	4.55	3.23
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	4.21	0.43	7.69	0.28	0.24
Total 90+ days past due securitized assets	6.93	3.83	9.53	3.22	3.60
Total past due securitized assets percent of securitized assets	8.41	14.48	11.70	5.20	5.78
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.09	0.83	0.74	1.15	0.37
Home equity lines	0	-21.05	-20	-13.64	-16.13
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.05	-0.01	0.06	0.05	0.07
Total net losses on securitized assets	0.07	0.52	0.48	0.83	0.30
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.78	2.97	0.98	1.37	1.67
Home equity lines	0.44	0.77	0.50	1.08	1.25
Credit card receivables	0.47	0.75	0.74	0.92	0.92
Commercial and industrial loans	0.50	0.35	0.43	0.36	0.21
All other loans and leases	0.35	1.34	0.57	0.25	0.32
Total managed loans past due 30–89 days	0.49	1.49	0.66	0.69	0.83
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.02	1.54	2.68	1.66	2.22
Home equity lines	0	0	0.01	0.72	0.91
Credit card receivables	0.53	0.93	0.90	0.96	0.94
Commercial and industrial loans	0.05	0.08	0.08	0.10	0.14
All other loans and leases	0.33	0.06	0.61	0.03	0.03
Total managed loans past due 90+ days	0.71	0.54	1.05	0.63	0.88
Total Past Due Managed Assets	1.20	2.03	1.71	1.32	1.71
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	0.13	0.13	0.33	0.04
Home equity lines	-0.62	-0.04	-0.12	-0.11	0.01
Credit card receivables	2.39	3.55	2.96	2.92	2.93
Commercial and industrial loans	0.33	0.66	0.63	0.48	0.26
All other loans and leases	0.04	0.09	0.07	0.10	0.11
Net Losses on Managed Assets Percent of Total Managed Assets	0.30	0.60	0.49	0.60	0.45

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		59,000	7,626,000	8,065,000	28,946,000	25,229,000	-99.23	-99.08
Dividends		0	6,000,000	6,000,000	26,000,000	24,500,000	-100.00	-100.00
Interest		16,000	44,000	63,000	219,000	214,000	-63.64	-94.29
Management and service fees		899,000	864,000	1,725,000	1,429,000	1,548,000	4.05	102.48
Other income		-856,000	718,000	277,000	1,298,000	-1,033,000		
Income from nonbank subsidiaries		426,000	-614,000	-570,000	200,000	-441,000		-81.16
Dividends		0	0	0	0	2,000		-100.00
Interest		0	0	0	3,000	1,000		-100.00
Management and service fees		0	0	0	0	0		-100.00
Other income		426,000	-614,000	-570,000	197,000	-444,000		-22.12
Income from subsidiary holding companies		0	16,000	18,000	11,000	8,000,000	-100.00	
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	16,000	18,000	11,000	8,000,000	-100.00	
Total income from subsidiaries		485,000	7,028,000	7,513,000	29,157,000	32,788,000	-93.10	-94.41
Securities gains (losses)		0	0	0	0	0		
Other operating income		910,000	-151,000	535,000	-1,388,000	936,000		
Total operating income		1,395,000	6,877,000	8,048,000	27,769,000	33,724,000	-79.71	-81.47
Operating Expenses								
Personnel expenses		220,000	85,000	430,000	402,000	125,000	158.82	547.06
Interest expense		2,041,000	2,994,000	5,192,000	7,397,000	6,337,000	-31.83	-0.78
Other expenses		1,465,000	1,456,000	2,251,000	2,478,000	2,250,000	0.62	61.34
Provision for loan and lease losses		0	0	0	0	0		-100.00
Total operating expenses		3,726,000	4,535,000	7,873,000	10,277,000	8,712,000	-17.84	24.20
Income (loss) before taxes		-2,331,000	2,342,000	175,000	17,492,000	25,012,000		
Applicable income taxes (credit)		-466,000	-848,000	-1,324,000	-2,033,000	-1,838,000		
Extraordinary items								
Income before undistributed income of subsidiaries		-1,865,000	3,190,000	1,499,000	19,525,000	26,850,000		
Equity in undistributed income of subsidiaries		28,113,000	4,362,000	27,632,000	16,906,000	5,624,000	544.50	333.84
Bank subsidiaries		20,415,000	-2,321,000	15,032,000	5,338,000	1,313,000		411.27
Nonbank subsidiaries		-2,000	-8,000	-32,000	-43,000	-4,000		
Subsidiary holding companies		7,700,000	6,691,000	12,632,000	11,611,000	4,315,000	15.08	679.35
Net income (loss)		26,248,000	7,552,000	29,131,000	36,431,000	32,474,000	247.56	123.96
Memoranda								
Bank net income		20,415,000	3,679,000	21,032,000	31,338,000	25,813,000	454.91	127.01
Nonbank net income		-2,000	-8,000	-32,000	-43,000	-2,000		
Subsidiary holding companies' net income		7,700,000	6,691,000	12,632,000	11,611,000	4,315,000	15.08	679.35

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	288,548,000	51.87	256,504,000	50.40	270,173,000	51.13	248,682,000	217,473,000	12.49	22.16	
Common and preferred stock	288,130,000	51.79	252,776,000	49.67	270,060,000	51.11	246,097,000	214,224,000	13.99	43.51	
Excess cost over fair value	17,000	0	17,000	0	17,000	0	17,000	17,000	0.00	0.00	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00	
Other receivables	401,000	0.07	3,711,000	0.73	96,000	0.02	2,568,000	3,232,000	-89.19	-96.18	
Investment in nonbank subsidiaries	3,442,000	0.62	2,772,000	0.54	2,803,000	0.53	3,929,000	4,578,000	24.17	96.54	
Common and preferred stock	418,000	0.08	445,000	0.09	420,000	0.08	453,000	486,000	-6.07	-98.81	
Excess cost over fair value	591,000	0.11	591,000	0.12	591,000	0.11	591,000	591,000	0.00	0.00	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00	
Other receivables	2,433,000	0.44	1,736,000	0.34	1,792,000	0.34	2,885,000	3,501,000	40.15	-75.23	
Investment in subsidiary holding companies	246,714,000	44.35	232,218,000	45.63	238,525,000	45.14	225,093,000	235,389,000	6.24	695.42	
Common and preferred stock	246,714,000	44.35	232,218,000	45.63	238,525,000	45.14	225,093,000	235,387,000	6.24	695.44	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	2,000		-100.00	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	-100.00	
Securities	0	0	0	0	0	0	0	0	0	-100.00	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	6,853,000	1.23	6,846,000	1.35	6,857,000	1.30	5,328,000	5,357,000	0.10	-91.29	
Cash and due from unrelated depository institution	10,000	0	22,000	0	8,000	0	13,000	13,000	-54.55	-33.33	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00	
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	10,740,000	1.93	10,540,000	2.07	10,058,000	1.90	10,699,000	10,457,000	1.90	-43.89	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	556,307,000	100.00	508,902,000	100.00	528,424,000	100.00	493,744,000	473,267,000	9.32	18.54	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	6,187,000	1.11	20,490,000	4.03	10,814,000	2.05	18,984,000	15,667,000	-69.80	-79.80	
Borrowings with maturity over 1 year	208,145,000	37.42	185,268,000	36.41	182,195,000	34.48	163,445,000	155,802,000	12.35	45.08	
Subordinated notes and debentures	20,574,000	3.70	22,003,000	4.32	21,299,000	4.03	17,287,000	16,442,000	-6.49	13.17	
Other liabilities	9,555,000	1.72	9,312,000	1.83	9,612,000	1.82	9,288,000	8,821,000	2.61	-14.80	
Balance due to subsidiaries and related institutions	25,460,000	4.58	7,363,000	1.45	25,150,000	4.76	23,410,000	20,020,000	245.78	90.48	
Total liabilities	269,921,000	48.52	244,436,000	48.03	249,070,000	47.13	232,414,000	216,752,000	10.43	24.46	
Equity Capital	286,386,000	51.48	264,466,000	51.97	279,354,000	52.87	261,330,000	256,515,000	8.29	13.45	
Perpetual preferred stock (income surplus)	32,838,000	5.90	30,063,000	5.91	30,063,000	5.69	26,993,000	26,068,000	9.23	25.97	
Common stock	4,105,000	0.74	4,105,000	0.81	4,105,000	0.78	4,105,000	4,105,000	0.00	0.00	
Common surplus	88,194,000	15.85	88,125,000	17.32	88,394,000	16.73	88,522,000	89,162,000	0.08	-4.11	
Retained earnings	256,983,000	46.19	221,732,000	43.57	236,990,000	44.85	223,211,000	199,202,000	15.90	67.14	
Accumulated other comprehensive income	2,570,000	0.46	8,789,000	1.73	7,986,000	1.51	1,569,000	-1,507,000	-70.76	58.84	
Other equity capital components	-98,304,000	-17.67	-88,348,000	-17.36	-88,184,000	-16.69	-83,070,000	-60,515,000			
Total liabilities and equity capital	556,307,000	100.00	508,902,000	100.00	528,424,000	100.00	493,744,000	473,267,000	9.32	18.54	
Memoranda											
Loans and advances from bank subsidiaries	26,000	0	28,000	0.01	35,000	0.01	4,000	0	-7.14	-99.68	
Loans and advances from nonbank subsidiaries	1,125,000	0.20	794,000	0.16	748,000	0.14	0	0	41.69	-74.78	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		-100.00	
Loans and advances from subsidiary holding companies	24,286,000	4.37	5,187,000	1.02	24,213,000	4.58	22,788,000	19,847,000	368.21		
Subordinated and long-term debt 1 year or less	9,000	0	0	0	0	0	0	147,000		-99.71	
Guaranteed loans to banks, nonbanks, and holding companies	15,848,000	2.85	14,365,000	2.82	15,123,000	2.86	15,366,000	14,355,000	10.32	314.11	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	18.76	12.64	88	5.71	4.33	57	10.91	7.29	80	13.98	9.68	88	12.70	10.40	78
Bank net income / Average equity investment in banks	14.66	12.37	71	2.97	4.55	26	8.26	7.45	58	13.29	10.51	80	12.05	11.19	63
Nonbank net income / Average equity investment in nonbanks	-0.40	13.40	8	-1.54	7.01	16	-3.11	9.75	8	-3.93	7.89	10	-0.23	7.10	10
Subsidiary HCs net income / Average equity investment in sub HCs	6.34	11.92	20	5.86	5.62	56	5.45	7.01	54	5.15	8.55	28	1.86	8.78	13
Bank net income / Parent net income	77.78	96.24	15	48.72	91.35	14	72.20	88.16	16	86.02	82.22	25	79.49	82.56	22
Nonbank net income / Parent net income		3.10			6.35			3.59			5.93			3.78	
Subsidiary holding companies' net income / Parent net income	29.34	67.52	25	88.60	71.95	58	43.36	68.34	35	31.87	74	23	13.29	72.48	11
Leverage															
Total liabilities / Equity capital	94.25	16.87	94	92.43	20.37	92	89.16	20.06	92	88.94	20.43	92	84.50	20.88	91
Total debt / Equity capital	82.02	11.60	95	86.12	14.50	92	76.72	14.41	91	76.42	14.31	93	73.26	14.69	93
Total debt + notes payable to subs that issued TPS / Equity capital	82.02	13.82	95	86.12	16.78	92	76.72	16.67	91	76.42	16.36	92	73.26	17.10	92
Total debt + Loans guaranteed for affiliate / Equity capital	87.56	11.69	95	91.55	14.81	93	82.13	14.68	93	82.30	14.56	93	78.85	15.14	92
Total debt / Equity capital – excess over fair value	82.20	11.71	95	86.32	14.64	92	76.88	14.52	91	76.60	14.51	93	73.43	14.81	93
Long-term debt / Equity capital	79.86	11.05	96	78.37	13.39	92	72.84	13.56	93	69.16	13.04	92	67.15	13.37	94
Short-term debt / Equity capital	2.16	0.48	84	7.75	0.98	89	3.87	0.77	86	7.26	1.02	91	6.11	1.14	89
Current portion of long-term debt / Equity capital	0	0.06	82	0	0.05	41	0	0.06	40	0	0.05	40	0.06	0.14	84
Excess cost over fair value / Equity capital	0.21	0.09	85	0.23	0.09	85	0.22	0.08	85	0.23	0.12	84	0.24	0.12	84
Long-term debt / Consolidated long-term debt	80.27	39.10	84	76.11	29.33	88	78.77	34.67	89	67.45	28.44	84	66.32	28.63	82
Double Leverage															
Equity investment in subs / Equity capital	187.11	103.07	99	183.78	103.11	99	182.43	102.81	99	180.71	103.22	99	175.70	103.10	99
Total investment in subs / Equity capital	188.10	108.26	95	185.84	110.49	92	183.10	110.16	93	182.80	111.07	94	178.33	112.48	93
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	4.75	0.25	98	14.67	0.67	99	7.90	0.47	98	5.79	0.36	99	5.98	0.35	97
Equity investment in subs – equity cap / Net income-div (X)	6.24	0.83	97	94.29	3.93	96	14.01	1.82	98	8.80	1.22	97	8.94	1.22	97
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	15.05	138.64	4	71.31	143.95	19	43.82	136.59	5	131.53	177.68	37	182.99	162.34	60
Cash from ops + noncash items + op expense / Op expense + dividend	-53.25	130.64	2	224.09	154.33	75	118.52	147.24	41	175.90	190.27	50	165.89	174.91	49
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	98.24	103.17	48	107.26	148.07	56	102.13	134.08	35	100.22	116.34	32	99.83	103.19	48
Pretax operating income + interest expense / Interest expense	-14.21	1,479.01	5	178.22	2,733.67	22	103.37	2,016.32	13	336.47	1,968.54	18	494.70	2,898.75	28
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-14.21	1,667.11	5	178.22	1,374.36	21	103.37	1,539.23	12	336.47	1,632.83	16	492.84	1,369.37	31
Dividends + interest from subsidiaries / Interest expense + dividends	0.19	153.06	3	64.50	169.52	19	33.90	150.43	7	131.95	210.80	29	144.60	188.90	38
Fees + other income from subsidiaries / Salary + other expenses	27.83	12.78	78	63.85	15.95	84	54.08	13.95	84	101.91	16.52	95	339.83	16.08	98
Net income / Current part of long-term debt + preferred dividends (X)	33.61	41.77	68	9.19	27.95	38	18.40	35.64	54	22.96	57.11	47	19.12	33.93	38
Other Ratios															
Net assets that reprice within 1 year / Total assets	-3.34	3.64	6	-5.97	3.69	6	-4.43	3.85	5	-10.88	2.64	4	-6.72	2.61	8
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	5.53	0.03	95	5.43	0.05	95	5.41	0.05	95	5.88	0.10	95	5.60	0.24	94
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	5.53	0.03	95	5.43	0.06	95	5.41	0.05	95	5.88	0.10	95	5.60	0.25	94
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	21.62	1.79	93	22.86	2.90	90	23.61	2.66	92	24.78	5.62	86	25.08	5.50	87
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.46	0.07	91	0.41	0.07	91	0.43	0.08	91	0.39	0.19	88	0.58	0.21	89

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		78.46			199.91	73.92	90	846.83	81.10	98	63.90	57.84	64	40.06	57.26
Dividends declared / Net income	23.82	25.30	47	84.44	60.26	75	43.58	42.29	54	34.25	33.08	53	33.12	27.33	60
Net income – dividends / Average equity.....	14.29	9.64	80	0.89	1.15	35	6.16	4.14	75	9.19	6.46	83	8.49	7.33	63
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	139.49	9	94.09	166.94	33	47.27	132.17	21	208.40	178.13	57	227.78	157.73	68
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0.02	7.13	46
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	0	193.08	3	94.09	205.70	23	47.27	174.85	11	208.40	260.40	47	227.80	215.26	59
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	36.56	9	163.09	82.59	83	28.53	60.28	23	82.97	66.55	66	94.91	60.71	86
Interest income from bank subsidiaries.....	0.08	0.11	77	1.20	0.58	78	0.30	0.36	69	0.70	0.54	73	0.83	0.52	75
Management and service fees from bank subsidiaries	4.40	0.90	87	23.48	3.18	89	8.20	1.47	88	4.56	1.55	82	6	1.88	82
Other income from bank subsidiaries.....	-4.19	0	1	19.52	0.01	97	1.32	0	97	4.14	0	99	-4	0	2
Operating income from bank subsidiaries	0.29	38.35	12	207.28	98.26	86	38.35	62.88	30	92.37	69.36	70	97.74	63.43	82
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		76.16			78.35			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	31	20	0	55.04	23	0	43.51	16	0	61.23	17	0	48.56	15
Interest income from subsidiary holding companies	0	5.39	22	0	15.38	26	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies.....	0	0.37	45	0	0.95	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.43	52	0.24	2.24	89	0.14	0.01	90	0.09	0.29	88	185.40	0.01	96
Operating income from subsidiary holding companies.....	0	39.64	12	0.24	73.61	26	0.14	55.20	23	0.09	76.49	19	185.40	61.19	92
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.82	10	87.25	66.84	41	74.55	69.76	29	93.63	67.32	53	72.65	65.18	35
Interest income from bank subsidiaries.....	1.15	0.39	84	0.64	1.06	72	0.78	0.63	77	0.79	0.80	72	0.63	0.92	70
Management and service fees from bank subsidiaries	64.44	2.08	97	12.56	2.32	86	21.43	1.87	96	5.15	1.81	81	4.59	2.01	81
Other income from bank subsidiaries.....	-61.36	0.02	1	10.44	0.07	96	3.44	0.04	96	4.67	0.03	98	-3.06	0.02	1
Operating income from bank subsidiaries	4.23	81.78	12	110.89	81.90	98	100.21	82.20	98	104.24	78.80	99	74.81	74.20	29
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0.01	2.57	47
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0.01	1.19	64	0	2.32	60
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	30.54	0.01	98	-8.93	0.01	0	-7.08	0.01	0	0.71	0.04	93	-1.32	0.02	3
Operating income from nonbank subsidiaries	30.54	6.48	88	-8.93	6.25	0	-7.08	4.70	0	0.72	7.29	46	-1.31	7.64	0
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0.23	0	98	0.22	0	98	0.04	0	97	23.72	0	99
Operating income from subsidiary holding companies.....	0	3.96	44	0.23	4.06	85	0.22	4.56	85	0.04	6.08	81	23.72	6.79	84
Loans and advances from subsidiaries / Short term debt.....	411.14	135.34	80	29.33	237.31	47	231.14	135.13	80	120.06	83.37	71	126.68	87.87	70
Loans and advances from subsidiaries / Total debt	10.83	28.31	45	2.64	33.86	34	11.66	27.08	46	11.41	28.33	48	10.56	26.53	47